POSSESSIONS, RESOURCES, AND FINANCES (PRF): HELPING COMMUNITIES UNDERSTAND THE RELATIONSHIP BETWEEN FINANCIAL, SPIRITUAL AND PHYSICAL NEEDS

By

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ABSTRACT

POSSESSIONS, RESOURCES, AND FINANCES (PRF):
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We all have narratives that inform us how to handle possessions, resources, and finances. Our approach may come from personal experiences or the testimony of another. Our understanding may be framed by what we have heard or seen within our communities and our churches. How we live in community with one another is often embedded in layers of conflict that result from, among other things, structures of social and economic injustice, lack of accountability, various spirits, or misunderstanding.

The purpose of this community-based participatory research project was to determine if there was a consistent need for an ongoing financial-based teaching ministry within local congregations. The project seeks to answer three important questions:

- Biblical/theological: Can the biblical texts foundational to PRF, Acts 2: 42-47 and 2 Kings 4: 1-7, transform the understanding of possessions, resources, and finances in the churches?
- Educational: How might a financial ministry based upon a transformative educational model be beneficial in bridging the gap between spiritual needs and socio-economic needs being met?
- Spiritual: How might principles derived from implementation of the PRF educational model contribute over time to the overall health of individual members, congregations and communities?

These three research questions helped determine if a theological-ethical model of conflict transformation could address matters of financial-based conflict within inter-communal relationships (i.e., families, congregations and communities of faith).

In memory of my father, Nathaniel Dunlap, Sr., my dad Calvin C. Hall, Jr. (“Butch”), my step-dad Harry “Rocky” Barnett, Jr., and my sister-in-law, Stacey Fay Tarver, whose temporary deaths have permanently transformed my life.

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Abbreviations

CD	(Certificate of Deposit)
AME	(African Methodist Episcopal)
COGIC	(Church of God in Christ)
FMNA	(Financial Ministry Needs Assessment)
IMA	(Interdenominational Ministerial Alliance)
IRA	(Individual Retirement Account)
NLT	(New Living Translation)
PRF	(Possessions, Resources, and Finances)
PSA	(Post Session Assessment)

Definitions and Terminology

Estate – The total property, real and personal, owned by an individual prior to death to be distributed through a trust or will. Real property is real estate and personal property includes everything else, for example: possessions (cars, household items, jewelry, etc.) and finances (bank accounts, cash, stocks, CDs, etc.).

Estate planning –The process by which an individual or family arranges the transfer of assets in anticipation of death. An estate plan aims to preserve the maximum amount of wealth possible for the intended beneficiaries and flexibility for the individual prior to death. Estate planning distributes the real and personal property to an individual's heirs.[1]

Members – Persons who considers themselves affiliated with a particular church, religious organization, is of the same faith tradition or non-religious organizational affiliation. Individuals may be described throughout this study as members or congregants. They completed the Comprehensive Analyses of Resources Available TO the Religious Organization survey.

Individuals – Persons who were known to be active members of a non-religious or fraternal organization at the time of this study. Participants would have only completed the Comprehensive Analyses of Resources Available TO the Local Community survey.

[1] Cornell University Law School, Legal Information Institute, "Estate Planning," http://www.law.cornell.edu/wex/estate_planning (accessed January 22, 2015).

Religious Leaders – Religious leaders are defined as anyone with ministerial credentials from a specific religious body and/or who serve or have served in a ministerial leadership capacity within or for a religious or faith-based organization, church, or non-profit ministry. Participants would have only completed the Comprehensive Analyses of Resources Available BY Religious Leaders survey.

Will – A legal expression, usually in writing, that a person uses to direct how their property will be distributed upon death. [2] This document is officially called a last will and testament.

Limitations

Prior consent was not obtained to publish the true names of all religious organizations in this dissertation; therefore, all organizational and leader names have been changed.

[2] John E. Adamson and Norbert J. Mietus, *Law for Business and Personal Use* (Mason, OH: Thomson/South-Western, 2004), 361.

CHAPTER 1
THE FOUNDATION FOR THE STUDY

The Christian way of life and personal money management intersect at numerous places, since the truths of Christian faith interpenetrate all aspects of economic life.
—W. P. Strauss [3]

National statistics tell us we live in precarious financial times:

- According to the U.S. Bureau of Labor Statistics, although unemployment decreased annually from November 2009, it still remained at 5.8% in November 2014. [4]
- The U.S. Department of Treasury calculates the public outstanding debt for America was over $18 trillion in November 2014.[5]
- The average student loan debt per borrower was almost $25,000 according to a report by the Federal Reserve Bank of New York in 2012.[6]

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[3] Willem P. Strauss, "The Ethos of Personal Financial Management of Church Members: A Case Study of the AFM Taberna Dei Assembly" (master's thesis, University of Johannesburg, 2009), https://ujdigispace.uj.ac.za/handle/10210/4595 (accessed February 12, 2014).

[4] Bureau of Labor Statistics, "Overview of BLS Statistics on Unemployment," http://data.bls.gov/timeseries/LNS14000000 (accessed January 6, 2015).

[5] U. S. Treasury, "The Debt to the Penny and Who Holds It," http://www.treasurydirect.gov/NP/debt/current (accessed January 6, 2015).

[6] Federal Reserve Bank of New York, "Student Loan Debt by Age Group," http://www.newyorkfed.org/studentloandebt/index.html (accessed January 12, 2015).

- Nearly 50% of Americans who die annually, do so without a will, leaving (potentially) undue economic burdens for their family members who are left behind.
- February is the month where ". . . an increase in the filing of bankruptcies during the first quarter of the year in particular . . . reveals that most of these debts are incurred during the months of November and December."[7]
- Financial conflicts between married couples that persist, become important issues, are poorly handled, and remain unsolved are cited as good indicators for one of the top five main reasons for a high divorce rate in America.[8]

Could you respond intelligently, if asked, especially as a religious leader, what the effects are to those within our congregations? Are these even concerns that are openly expressed and addressed so that individuals are strengthened as a communal body? Are proverbial statements such as, "trust God" and "pray" the normal religious responses because leaders are unequipped to spiritually and practically deal with these matters or have not challenged themselves in these areas? Has teaching on stewardship become a campaign to bring money into the church, rather than a principle for prosperous daily living? Or is it merely because, up until now, there has not been an effective teaching-model developed that addresses conflict with a holistic and transformative approach?

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[7] Nathanial, Dunlap, Jr., Warren Feaster, and Adia Sanders "Holiday Priorities," *The P.R.F. Table*, http://www.blogtalkradio.com/we-speak-radio/2013/12/13/the-prf-table-holiday-priorities, aired and accessed December 12, 2013.

[8] Amanda Marie Horrocks, "Financial Management Practices and Conflict Management Styles of Couples in Great Marriages" (PhD diss., Utah State University, 2010), 13-17, http://digitalcommons.usu.edu/etd/733 (accessed January 12, 2015).

This journey begins in Chapter Two with an exploration of conflict as conversation and culture. It provides the conceptual framework on which this project is built—Conflict Transformation. It begins with an introduction to the John Paul Lederach's phrase "conflict transformation," which arose from his Anabaptist-Mennonite religious framework that integrated justice, healthy relationship building, and transforming social structures as an approach to constructive change over resolution.[9] Akin to Lederach, much of my work in ministry has been through engaging self and others in seeking constructive change that extends beyond the resolution of particular (financially related) problems. In this chapter, I provide my definition of conflict transformation and show how it is influenced by the notions of conversation and culture through further examination of Grace Fellowship Church, a Southern Baptist congregation in the suburbs of Phenix, Alabama.

Chapter Three outlines the procedures used to implement my project proposal. This project focuses on evaluating and assessing various communities to determine if there was a substantiated need for a transformative teaching model in the area of possessions, resources, and finances. Religious leaders and members of faith-based communities were the two overarching demographics observed through this process. Five churches become the primary religious organizations evaluated in this process primarily through religious leader involvement. Surveys were developed and administered, both individually and collectively to 1) analyze availability and type of resources, 2) identify their physical and socio-economic needs of congregations and communities, and 3) assess

[9] John Paul Lederach, *The Little Book of Conflict Transformation* (Intercourse, PA: Good Books, 2003), excerpted and published online as "Conflict Transformation," Michelle Maiese, compiler. http://www.beyondintractability.org/essay/transformation. .

resource effectiveness and practicality offered with ministerial contexts. A religious leader survey was analyzed first to provide the self-reflective framework that would be deemed applicable alongside of the other two groups (participants and other organizations within the community). The surveys were developed and administered to over 22 religious leaders and 133 other participants in order to obtain a credible sampling. Certain demographic information was deemed useful for future facilitators to determine how best to approach teaching PRF.

This chapter also presents the results of this community-based participatory research project. Results were reflective of the overall tenor of a broader church community within the 90 mile region of Phenix City, AL and Columbus, GA. Comparisons were made between what was reported and understood by religious leaders of various ministerial communities and what was reported or understood by members of those religious organizations. A congregant-leader analysis with five congregations led to eight common-ground questions that pinpointed specifically to how resources were rated. This became a standard by which future expectations can be evaluated.

A pilot study of one of the PRF lessons, "WILL You or WILL You Not?" was conducted. The study was not the researcher's initial intent, but developed out of the need of several congregations, as prompted by the Holy Spirit. The need was validated by statistics from previous studies that showed that 31%-44% of Americans die without a will and the barriers that prevent this aspect of estate planning. Formatted assessment tools were developed, tested and modified as needed.

Chapter Four concludes with the results of the plan of implementation proposed for this project. A summation of how the goals, strategies, and research questions were

approached, engaged, evaluated, assessed and re-evaluated concludes this transformative process.

Chapter Five births the final, yet ongoing product of this project: *Possessions, Resources, and Finances (PRF), a transformative teaching model that connects financial, spiritual and physical needs* into a living, breathing, community education model using conflict transformation as an approach to sustaining or increasing the holistic health of a (church) community. The foundational scriptures of Acts 2: 42-47 and 2 Kings 4: 1-7 have been chosen to serve as bookends to the three expressions – possessions, resources, and finances – are contained.

PRF as conflict transformation is interwoven throughout the thoughts, words and actions of the congregation and leaders. As they embrace the complexities surrounding economic and social concerns, they are guided in transforming current challenges into future opportunities for individual and structural change. Along with a visual PowerPoint presentation, assessment tools, narrative scriptures, practical exercises, case studies, and self-identifying learning tasks comprise the major components students will be engaged with during a learning session. All sessions were tested and designed to help identify, name and understand the root causes of conflict during the learning process. After much consideration, a conscious decision was made to implement only four of the seven PRF lessons in 2015. This project was two-fold: 1) embark upon a journey that developed or improved upon my ministerial competencies as a religious educator, pastor and administrator; and 2) design and develop a model that helps leaders address socio-economic questions and challenges in their community.

CHAPTER 2
THE CONCEPTUAL FRAMEWORK

Jesus the Christ was born into a world of conflict. There is no conflict that is beyond what Jesus has already encountered.—Norma Cook [10]

The conceptual framework for this study centered on the theory and practice of conflict transformation as seen in my self-profile as a conflict transformation mediator (Appendix A). I have defined conflict transformation as an intentional, life-producing process that invites humanity to seek and create safe environments by identifying the conflict, naming and understanding its root causes, and creating (together) practical, agreed-upon courses of action for sustainable or increased health of a community.

Before one can embrace conflict transformation, one must embrace a foundational understanding of conflict according to the norms of society. The general definition of conflict is a "state of open, often prolonged fighting;" a "state of disagreement or disharmony between persons or ideas" or a "mental struggle resulting from incompatible or opposing needs, drives, wishes, or external or internal demands." [11] "Interpersonal conflict represents such a struggle between two or more people, while internal conflict is a mental struggle. Conflicts that are not readily resolved may cause feelings of helplessness and anxiety."[12]

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[10] Norma Cook Everist, *Church in Conflict: From Contention to Collaboration* (Nashville, TN: Abingdon Press, 2004), 56.

[11] *American Heritage Dictionary of the English Language*, 5th ed., s.v. "conflict."

[12] *Merriam-Webster.com*, s. v. "conflict."

Lederach presents conflict as a social phenomenon that is common to all relationships and cultures, and is itself a motor of change.[13] Rather than some abstract event absent a root cause or active participants, individuals may both precipitate conflict and work towards transforming it. Conflict often exists within a vacuum surrounded by conversation and culture. In order for conflict transformation to successfully occur, we must be willing to have the difficult conversations and explore the cultural variances of conflict.

Conflict in Conversation

I begin this project with a real-life story that encompasses all of these dynamics. Billy Meager, a young man with a wife and three children, began to fall on hard times. His employment was terminated and he was forced to seek government unemployment benefits in order to help sustain his family during this time of famine. During the famine, Billy and his family were evicted from their apartment and forced to live in a motel. Fortunately for Billy, he met Scott and Jennifer Matthews, two avid church-goers at Grace Fellowship Church. Scott befriended Billy and eventually did as most Christians would do, invited Billy to come to church so Jesus could take care of their problems. After all, Billy wasn't saved and that probably was the biggest reason why Billy was experiencing this famine in his life.

Billy wasn't interested in going to church; he was more interested in finding help for his financial problems and taking care of his family. For about two weeks, Scott made it a point to call and check on Billy and his family almost every day, taking every opportunity to tell Billy about Jesus and how he was the answer to all of his problems.

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[13] John Paul Lederach, *Preparing for Peace: Conflict Transformation across Cultures* (Syracuse, NY: Syracuse University Press, 1995), 9-10.

Now Scott and Jennifer were both very close to Rev. Paul Oswald, the pastor of Grace Fellowship. They were encouraged to continue “ministering” to the Meagers and invite them to church so they could get “saved” and baptized. Billy finally agreed to visit Grace Fellowship with Scott and accepted Jesus at a Wednesday night prayer meeting. Usually on Wednesday nights, the crowds are smaller and Pastor Oswald takes the freedom to push the boundaries of “traditional” church theology and religiosity. After Billy accepted Jesus and became a part of the family, Pastor Oswald suggested that he get baptized that upcoming Sunday. Billy was baptized and immediately began having counseling sessions with Pastor Oswald once to twice per week. As a new Christian, Billy felt truly a part of the family. He had an audience with the pastor and was even given financial assistance from the church. Pastor Oswald told Billy that as “pastor” of his home, his whole family needed to accept Jesus and get baptized. He also prayed continuously that God provide a miracle to Billy in the form of a good paying job.

One Sunday morning, the pastor used Billy as an illustration of being a good disciple. He called Billy to the pulpit and shared with the congregation how he was just saved and baptized two months prior. The pastor stated that Billy had already started bringing one of his close friends who was experiencing similar financial and employment challenges to church with him to hear the Word. Pastor Oswald told the congregation about Billy being unemployed, having a family, but most importantly how he was trusting God for his provisions. He also asked the congregation to join with him in prayer at that time. He then asked any other people in the congregation who were unemployed to stand and allow the church to pray for them. In addition to Billy and his buddy, there were three other people who stood up—all visitors. Pastor Oswald then prophesied that

they "would have a job by the end of the week" and that "we can't wait for them to come back and tell the church about the miracle God would perform in each of their lives" when it happened. As the service concluded, Rev. Evan Medgar, a minister who had been attending and serving Grace Fellowship for over eight years, noticed that nobody went to engage, extend a helping hand, or offer a listening ear, to the persons who came to the church with a need.

Over the next few days, God provided opportunities for Rev. Medgar to collectively and individually minister to three of the five individuals about their financial and employment challenges. Billy began to confide more in Rev. Medgar and shared with him that he had been in counsel with Pastor Oswald for about two months. Rev. Medgar discerned that Billy was growing weary due to his famine. Rev. Medgar did his best to continue to encourage Billy in his level of faith. He delivered Billy and his family food to help sustain them until God provided a breakthrough. He also connected Billy with a local food and clothing bank—although Billy never took advantage of it.

Going into the third week after Pastor Oswald's prophetic declaration, Billy contacted Rev. Medgar and told him he was facing eviction from the motel because he did not have the money to pay his bill. Billy had been working odd jobs, his unemployment benefits had ended, and the financial miracle he had been waiting on had not come to pass. Rev. Medgar felt that Billy could make his request known to Grace Fellowship and that they would come together in unity to help out their brother.

After service that evening, Rev. Medgar went to Deacon Rick Branche and in the presence of another deacon, had a conversation about Billy's needs. Rev. Medgar and Deacon Branche felt the need to address the brother's concern with the pastor, whom

they saw conversing with parishioners at the back of the church. After engaging the pastor in a brief conversation about Bro. Billy's needs, the pastor responded, "Well I have Billy's number. I'll give him a call and will talk to him. Thanks brothers."

The conflict here is clear—Billy could not, by himself, fulfill his urgent financial situation. The solution seemed clear—Rev. Medgar and Deacon Branche felt Grace Fellowship could meet Billy's need; thereby transforming Billy's immediate conflict.

Let us now consider the first layer of conversation that occurred with these religious leaders.

Conversation 1

Medgar: Hey my brother. Can you tell me how we can help Bro Billy with some assistance from our benevolence fund?

Branche: Well Rev. Medgar, I'm really not sure. Maybe we need to ask one of the more "tenured" deacons.

At that time, Deacon John Session was walking by.

Medgar: Hey, Deacon Session. Can you tell me how we handle benevolence when somebody needs some help? We have one of our newest members that's in a situation and I wanna know what we're gonna do.

Session: Usually when people need help, we just send them to Pastor Oswald and he makes the decision.

Rev. Medgar was puzzled; he then looked towards the back of the church and saw the pastor.

Medgar: Well how 'bout let's go ask the pastor and see what we can do for this young man.

Medgar and Branch walk over to the pastor.

In many of our religious settings, it seems to have become commonplace for a person within a community to hear that an economic-based situation is resolved by 'X', or to embrace the notion that he/she no longer has any responsibility to either follow-up

with the person in need or help 'X' remain accountable to their method of addressing the need. The immediate reaction based on the first layer of conversation was to get the need to the one whom the culture deemed as the "one" to help. So, what happens when a conversation dies without an agreed upon course of action? A multi-layered exchange of conversations within a conversation will eventually expose the internal and external challenges of conflict. Let us now consider the next layer of conversation that occurred with the religious leaders, including the pastor.

Conversation 2

Medgar: Hey pastor. I have been ministering to Bro Billy for a week or so and he tells me that he's in need of some financial assistance. I don't know if you've been over there or not, but he and his family are living in this run-down motel around the corner. He shared with me that he really needs to pay his rent by Friday or the manager will have to put them out.

Oswald: Well, we [the church] just are not in a position to provide any assistance at this time.

Medgar: Well I was hoping that maybe we could take some money from our benevolence fund and do something for him [towards his need].

Oswald: Well, we don't have benevolence here. There used to be a time when we were able to help people when they came through the doors, but we are just not in a position to do it anymore. Plus, you know how it is. Once the word gets out that we are giving away money, we're gonna have people lined up outside of the door like it used to be.

Medgar: So we don't have a benevolence fund?

This further puzzled Rev. Medgar because he knew that he and his wife had written numerous checks to the church designated for benevolence.

Oswald: Well the way we do it here is, if somebody needs some help, then they are usually directed to me and I'll see what we can do to help them. Plus, I have a few people here that have told me if somebody needs some help, that I can come to them and they'll see if they can help.

Branche: But pastor, the reason I came over with Rev. Medgar is because as a deacon, I didn't know how benevolence was done and I didn't feel comfortable not being able to give our brother an answer to something as importance as this.

Oswald: I understand. Brothers we just don't have it. It's just like tonight. There was a woman that came tonight, that I just finished talking to. She just told me that she did not have any money to feed her children tonight. I didn't say it to her, but I was thinking why she waited to 6pm to try to get some help if her children were *that* hungry. What mother does that if she has a *legitimate* need? You got people that go around from church to church seeing who will give them money and we don't need to be a part of that.

Branche: Well what I was thinking pastor is that, to take some of the load off you, that we could have a committee that looked into these matters for you so you wouldn't have to be bogged down and can focus on other things.

Oswald: If anyone needs any help, just send them to me and I'll take care of it. As for Bro Billy, we have given him money before. Matter of fact, on a few occasions I have given him some money out of my own pocket.

Medgar: I understand that pastor, but this brother is saying that he could get evicted if he doesn't get any help over the next few days. I just wanted to see what our church could or was willing to do. And I understand that there may have been people to "take advantage" of the church, but I really don't want our hearts to be hardened here so that, when someone needs us, we refuse to help them because of what some people did ten or more years ago.

Branche: Pastor Oswald, maybe this would be a good time for a committee to look into it, so any concerns could be explored before the church acted upon his request.

Oswald: Well I have Billy's number. I'll give him a call and will talk to him. Thanks brothers.

This may be a familiar story to some, but to those at Grace Fellowship, it is nothing more than the culture in which they have become Christians.

Conflict in Culture

Culturally, we see Grace Fellowship as a church that is mission-oriented towards "getting folks saved" and "baptized." This "get 'em to the church mentality" has become a theological practice that they believe practically ministers to the people's needs. Yet it

is wisdom that informs us that there is no one net to catch all of the different fish in the sea. Overall, Grace Fellowship is a loving church that prides itself on being a culture of worship and focusing on Jesus Christ, in addition to living out the Christian principle of loving thy neighbor as thyself.

The Matthews were living out this principle of love by establishing and nurturing a personal relationship with Billy. Although the relationship was genuine, Scott and Jennifer probably did not realize that they were being judgmental as they fostered their relationship with Billy.

Deacon Branche is a cross-culturalist caregiver.[14] He recognizes and respects the differences of not only the people who come to Grace Fellowship, but also the new members unfamiliar with the culture of Grace Fellowship, the few Black and Asian members in the congregation, and those like the young mother who came to get a need met. He recognizes that everyone will not be a Christian, yet they must be loved just the same because of their own God-given identity.

Rev. Medgar is an inter-culturalist caregiver. [15] He thrives off of the complex nature of human interaction by observing and engaging others in the church to continuously grow and learn new ways of being and knowing. Being and knowing not only God, but also those God placed on this earth for us to live among in community. As a minister, he teaches others to respect the cultural diversity of God and that, especially Christians, need to value the multiple perspectives of others and the places in society in which they find themselves.

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[14] Emmanuel Y. Lartey, *In Living Color* (New York: Jessica Kingsley, 2003), 166-169.

[15] Ibid., 171-177.

On the surface, the scenario presented above initially leads to an issue pertaining to finances or the administration of benevolence. The deeper perspective is related more towards the culture of conflict that may not have been readily identified by those at Grace Fellowship. The thought of benevolence being handled only by the pastor leads to a larger problem that requires pastoral care—something I will call the *Moses syndrome*.

In Exodus 18: 13-27 (NLT), the people continuously came to Moses to have their problems solved, be taught the decrees of God, and be given Godly instruction. Moses' father-in-law Jethro advised that what Moses was doing was not good for himself or the people. Although Moses had good intentions for his actions, he was going to wear himself out—and the people, too. The job was too heavy a burden for Moses to carry all by himself; just as it was for Pastor Oswald.

Maybe his responses would have been different if he was not burdened down by the problems of the people or engulfed in his own monoculturalist approach to care. [16] He assumes his method of counseling, care and solution rendering is applicable and effective to all people—accept Jesus, trust God and everything will work out fine. Fitting the cultural pieces to the puzzle are not usually considered if they do not "line up" with his core biblical values and how the Holy Spirit guides him. In this scenario, it is clear that Scott and Deacon Session both understand this of Pastor Oswald, although it may never be expressed outside of certain circles. By denying and suppressing the validity of that young mother's request, he did not see the "hidden" cultural bias he displayed.

[16] Lartey, *In Living Color*, 163-166.

Professor Carlos Cardoza stated, "You can only know new things through what you already know."[17] Although this is an affirming statement, I assert that theological practice comes from 1) self-awareness and 2) acknowledging the intercultural difference without hegemonic claims about one's own culture. In understanding the culture of Grace Fellowship, I believe it to be more effective to learn alongside of the members another way of knowing, being, and ministering—all different aspects of oneness that many may not have been introduced to previously.

Conclusion

Conflict ensues when two parties are out of sync (or relationship) with each other and are unable to not only see, but embrace the "other" along the journey. Both the journey and the conversation along the way are significant [18] to setting the stage for conflict transformation. Loving their neighbors where they are and attending to their social needs in lieu of fulfilling our religious needs is a social and personal dynamic often missed on the ministry field. I agree with Thangaraj that "our periods [of continual, intentional crossings] are offered as opportunities and possibilities to cross every boundary that separates us one from another."[19] The lack of understanding of self and of others is not seen as a negative, but a positive when at least one of the parties participates in the act of crossing a border. Just like when we played as children, one of us would say,

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[17] Carlos Cardoza, "Culture and Leadership Development" (seminar at New York Theological Seminary, April 15-16, 2013).

[18] Thomas Thangaraj, "Let God be God: Crossing Boundaries as a Theological Practice," in *Border Crossings: Cross-Cultural Hermeneutics*, edited by Devadasan Nithya Premnath, and R. S. Sugirtharajah, 89-102 (Maryknoll, NY: Orbis Books, 2007), 94-95.

[19] Ibid., 101.

“I'll do it if you do it first.” So the courage to give up some of you for the sake of a relationship with another is paramount to conflict transformation.

For conflict transformation to occur, a certain degree of willingness must exist to hear both or all parties involved in a conflict. This can be accomplished by not only analyzing and confronting the disparities within the culture that exist, but also by creating safe environments that allow all parties involved to understand conversations often interwoven in the complexities of a culture. Although culture plays an important role in conflict, it is the conversational aspect that allows the narrative manifested in a lived reality to become present for all parties involved. Conversation is the foundation for understanding conflict as culture. Conflict transformation aims therefore to combine the social constructs of culture and conversation with theological practices that allow God to transform self, others, and the community. It is a daunting task to embark upon, but the benefits will serve present and future generations.

CHAPTER 3
PROJECT IMPLEMENTATION

This community-based research project was implemented in three phases. Phase one included developing, administering and analyzing surveys with the religious and non-religious communities. The surveys focused on the needs, the availability of resources, and the practicality and effectiveness of resources offered by and within a religious context. Phase two consisted of conducting pilot workshops of one lesson for implementation into the PRF model. Phase three consisted of constructing learning sessions that validated and effectuated PRF as a transformative teaching model for church and community. This financial-based model will be offered first to religious leaders and educators willing to unite with their respective communities on financially-related matters. I chose to specifically target the faith community in hopes that their coming together would first serve as an attractive example to the local community. It is rooted in spiritual and practical application to make it relevant in each participant's life. In the end, you will see that PRF is designed to utilize a variety of dialogical tools that focus on addressing several root cause indicators – this is at the heart of conflict transformation as a ministry.

Participants

Individual and Collective Engagement: I conducted face-to-face and telephonic queries with pastors, ministers, other religious leaders, non-profit organizations and individual members of both religious and non-religious communities to gather their

thoughts and ideas—assisting me in the framing of survey questions, evaluating survey responses, re-evaluating various data received, and coordinating the logistics to providing ministry seminars/workshops within their organizations. Due to the evolving nature of this project, the conversations often were impromptu, which forced me to make mental or "sticky" notes for later consideration. Except for one non-religious organization, all other participants selected were from religious and non-religious communities within a 90 mile radius of Columbus, GA and Phenix City, AL. Leaders and individual members of specific faith communities were requested to participate in this project via phone, e-mail, in person, and/or by utilizing social media such as Facebook and Messenger.

Organizational Profile – Religious Communities

Alpha Baptist Church (ABC) is a 126 year old church denominationally affiliated with the Southern Baptist Convention. The church is led by a senior pastor who has been the pastor since 1985. There is one Associate Pastor who has served as Youth Pastor and Worship Leader since 1988. Other leadership positions (non-compensated) include a 13 person deacon board led by a chairman who is rotated on a yearly basis. Alpha Baptist has approximately 350 members, most of whom are White. Alpha's primary religious services are held on Sunday mornings and evenings. It offers a mid-week prayer service for adults and a youth/young adult service on Wednesday evenings. Designated teaching times occur during Sunday School (directly before service), noonday Bible study for seniors, and ladies Bible study on Thursday evenings.

Bravo Missionary Baptist Church (BBC) is a 149 year old church denominationally affiliated with the National Baptist Convention, USA. There is one pastor who has been there since August 2014. Other leadership roles include a 15 person deacon board led by a chairman who is elected on a yearly basis. BBC has six

licensed/ordained ministers, although none of them serve in any official capacity. The church has approximately 260 members, most of whom are Black. Bravo Baptist's primary religious services are held on Sunday mornings. It offers mid-day and evening Bible study sessions on Wednesdays. Designated teaching times occur during Sunday School (directly before service), noon and evening Bible study on Wednesday.

Charlie Community Church (CCC) is a non-denominational church that was formed in 2006. Since 2008, CCC has been led by two co-pastors. CCC does not have "official" members or leadership roles; rather it opens its doors to anyone who has a desire to fellowship and to serve. Most of those regularly associated with CCC are White. Its primary religious services are held on Sunday mornings; its designated teaching times occur during evening Bible study on Wednesday.

Egypt Temple AME is a 176 year old church denominationally affiliated with the African Methodist Episcopal church. They have one pastor who has led the congregation since 2003. Other leadership roles include a seven person board of elders led by a chairman who is appointed on a yearly basis. The church has approximately 120 members who are primarily Black. Egypt Temple's primary religious services are held on Sunday mornings. It offers mid-day and evening Bible study sessions on Wednesdays. Its designated teaching times occur during Sunday School (directly before service), noon and evening Bible study on Wednesday.

Faith Christian Church (FCC) is a 185 year old church denominationally affiliated with the Presbyterian Church, USA. Faith Christian is led by one pastor who has been the pastor since August 2014. Faith Christian has 10 ordained elders that serve locally and regionally. The church has approximately 180 members who are primarily White. Faith

Christian's primary religious services are held on Sunday mornings. It offers a fellowship dinner and evening Bible study on Wednesdays. Their designated teaching times occur during Sunday School (directly before service) and evening Bible study on Wednesday.

Mercy Bible Church (MBC) is an 88 year old church denominationally affiliated with the National Baptist Convention, USA. Their sole pastor has led the congregation since 2008. Other leadership roles include a 10 person deacon board led by a chairman who is elected on a yearly basis. The church has approximately 85 members who are primarily Black. MBCs primary religious services are held on Sunday mornings. Their designated teaching times occur during Sunday school (directly before service) and evening Bible study on Wednesday.

Organizational Profile – Non-Religious Communities

Lewis Hayden Lodge #6 is a fraternal organization chartered under the Most Worshipful Prince Hall Grand Lodge of Georgia. Lewis Hayden meets on the 2nd and 4th Wednesdays of the month in Columbus, GA. Capital City Lodge #47 is fraternal organization chartered under the Most Worshipful Prince Hall Grand Lodge of South Carolina. Capital City meets on the 1st and 3rd Thursday of the month in Columbia, SC. Both Lewis Hayden and Capital City are some of the oldest community organizations in their cities.

Phase One – Comprehensive Analysis of Resources

Phase one focused on a four-step process used to 1) evaluate leader participants as a whole, 2) evaluate participating churches as a whole, 3) evaluate those leader participants who actively participated in the research process alongside of their congregations, and 4) evaluate the community participants alongside of the religious leaders and participating churches. The most direct method of analysis was conducted by

comparing the responses provided by the religious leaders with those of the corresponding religious organizations to which they serve. The surveys were not developed to provide a question-answer type of dialogue between the Comprehensive Analyses of Resources Available BY Religious Leaders survey (see Appendix B) and the Comprehensive Analyses of Resources Available TO the Religious Community survey (see Appendix C). Rather, they were designed to identify similarities and/or differences of thought between the religious leaders and members within their religious organization.

Description of surveys

Designed with an evaluative process in mind, each survey, although similar in nature, possessed unique characteristics relative to understanding the relationship between one or both of each other participant groups. The religious leader survey, more so than the other two surveys, was designed to allow for inclusivity and participation among various religious and members of the local community, regardless of religious affiliation. The religious community survey gave an unrestricted voice to the members about resources being made available to them as internal participants of a structured religious institution. Additionally the Comprehensive Analyses of Resources Available TO the Local Community survey (see Appendix D) gave the community the ability to voice their opinion about the organization as a whole, not the individual leaders of said religious organizations. All surveys administered were accompanied by a New York Theological Seminary Informed Consent Form for Doctoral Projects. The consent forms were returned with the paper copies of the surveys and electronically when completing the online version of the survey. The process began with determining the most important questions for each section of the surveys; these will serve as focal points for assessing and evaluating the responses.

Each of the three surveys contained the same general areas. Section A inquired about the *needs* of the religious organization, community and/or both. Section B inquired about *availability* of resources 1) offered by the religious leaders and/or other religious-affiliated entities and 2) perceived as available to the religious and local community. Section C inquired to the *practicality and effectiveness* of resources offered. Section D explores the *demographics*.

Section A-The central question for this section was for participants to describe the overall condition of their community and/or religious organization. This section contained two to three questions each regarding needs that require some attention, needs that are addressed, and needs that are neglected.

Section B-This section informed participants how resources were addressed from *internal*, *internal-internal, and external-internal* dynamics. Internal spoke to the notion of internal congregational (or pastoral) care offered by not only the religious leaders of the organization, but also the lay members and other "leaders"; regardless whether or not they were designated to a particular ministry or position of the church. Internal-internal referred to the notion of that level of congregational care addressed by that "higher-level" of denominational hierarchy, regardless of whether or not the church was an organizational member of a connectional church or one that had autonomous authority. External-internal spoke not so much to "what" others outside of the religious sphere were doing to aid those within the religious organization, but to the perception of "if" the outsider was doing or has done anything of notable mention for those within their organization. Five questions within this section addressed these dynamics by invoking straightforward Yes, No,

and Don't Know responses. Those types of responses allowed for less ambiguity of thought and created a platform by which further discussion to why a participant would feel justified by their response.

In addition, the identification of types of resources, specific formats used and frequency of availability were also included. These were important queries for the participants to identify because their responses may have helped them consider or reconsider previous responses depending on how they answered the more direct questions. The responses to these questions could allow for further dialogue and/or set the stage for assessing the practicality and effectiveness of those resources, if made available or utilized.

Section C-This was the shortest section with two identical questions on each of the surveys. The questions were straightforward to a degree, yet also could cause the participant to make an evaluative statement before recording their answer. This section should have revealed if any of the participatory groups believed that the resources being offered were more or less practical and effective than they actually are; thus giving a platform to address new opportunities for dialogue and growth. Out of all the participatory groups, the responses to this section should specifically allow the religious leader to willfully consider the views of their own religious organizations, as well as those within the community they were charged to serve.

Section D-Demographics was offered as an optional section of the survey and participants were assured that their information would remain anonymous. All consent forms contained a confidentiality/anonymity clause stating their name and demographic information would be kept confidential in all of the reporting and/or

writing related to this study, unless they specified in writing that they wished to be identified by name. Many of the participants chose to omit sections of demographic data from their completed surveys. Therefore, demographic information obtained from these surveys was generalized to the greatest extent possible for a full and accurate analysis.

Each question on the surveys were re-enumerated from 1, 2, 3, etc. to R1, R2, R3, etc. in order to quickly identify the corresponding questions on the religious leader surveys; O1, O2, O3, etc. for the religious organizations and L1, L2, L3, etc. for the local community.

Religious Leader surveys

The religious leader survey was analyzed first to provide the self-reflective framework that would be deemed applicable alongside of the other two groups. All of the leaders personally selected expressed their interest by actually completing the religious leader survey. The surveys were administered via paper copies and in electronic format (GoogleDocs) from the period of June 1, 2014-October 15, 2014. The following guidance was offered to those completing the survey:

> *As a ministerial leader, we ask for you to help us 1) determine the resources available and/or used by you for ministering in this area, 2) identify the physical and socio-economic needs of your congregation and community, and 3) a self-assessment about the effectiveness and practicality of any of the resources you utilize.*

Religious leaders from four churches directly participated in this phase of the project:

- ✞ Egypt Temple AME Church, Columbus, GA
- ✞ Bravo Missionary Baptist Church, Phenix City, AL
- ✞ Charlie Community Church, Phenix City, AL
- ✞ Faith Christian Church, Eufaula, AL

These leaders also encouraged their members to participate by completing the religious community surveys. The surveys were provided by the researcher to an internal religious leader, who in turn presented and/or administered the surveys to their membership and visitors. The researcher personally collected the surveys from each of the religious leaders without any of the results being disclosed at that time.

The religious leaders who participated from Egypt Temple, Charlie Community and Faith Christian all held the position of pastor. When the surveys were provided between June-July 2014, Bravo Baptist did not have a pastor, but an interim pastor. The interim pastor graciously and actively encouraged support from the members of the congregation to complete surveys. The chairman of the deacon board represented the most senior leadership for this church, since the interim pastor elected not to participate via survey completion. The chairman encouraged support by allowing the surveys to be administered to participants of their Wednesday night Bible study group. In October 2014, the newly selected pastor agreed to participate in this research by completing a survey prior to the closing period on October 15th.

Organizational Surveys

Organizational members and individuals expressed their interest by completing the appropriate religious or local community survey. Both surveys were made accessible via paper copies and electronic format (GoogleDocs) from the period of June 1, 2014-July 31, 2014. Although over 95% of the surveys were received during this period, it remained open until October 15th for unsolicited individuals to participate. The following guidance was offered to those completing the religious community survey:

> *As members of a religious organization (church, mosque, etc.), we ask for you to help us determine 1) the resources made available to you from within your local religious organizations, 2) how the resources provided*

> *address the physical and economic needs of you and other members within your organization and 3) the practicality/effectiveness of those resources being offered.*

Participants from the church below also participated during the survey period. Direct contact was made with one of the members of a Thursday night Bible study group who offered the surveys to the group. The larger number of church members expressed their interest by completing the online survey which was made accessible from the church's Facebook page.

- ✞ Alpha Baptist Church, Phenix City, AL

Participants from the non-profit organizations below also participated in the surveys:

- ❋ Lewis Hayden Lodge #6, PHA, F&AM, Columbus, GA
- ❋ Capital City Lodge #47, PHA, F&AM, Columbia, SC

Direct contact was made with the leaders of said organizations where the researcher has maintained a fraternal relationship. The following guidance was offered to those completing the local community survey:

> *As members of the local community or community organization, we ask for you to help us determine 1) the resources made available to the community by your local religious organizations (church, mosque, etc.), 2) how the resources provided address the physical and economic needs within your community and 3) the practicality and effectiveness of those resources.*

The surveys from Lewis Hayden #6 were only administered on-line after participation was encouraged by one of the past leaders of the organization. Surveys from Capital City #47 were administered during a special meeting.

Demographics – Religious Leaders

Religious leader participants represented a myriad of ministerial titles, and included different types of pastors, ministers, a Chaplain, a deacon, and counselor (D3).

These individuals ranged from ages 29-71 (D1), had an race/ethnicity of either Black or White (D2), stated religious affiliations of Baptist, Christian, non-denominational and Eastern Orthodox (D5), had full time, bi-vocational (paid) and volunteer ministerial status (D8) and reported earning salaries up to $100,000+ (D9). Although annual income (D9) data was provided, it was not feasible to try to determine, nor analyze if the income received was strictly for the stated ministerial statuses and titles provided.

Demographics – Organizations

Participants were unique to each religious organization and may or may not represent a significant percentage of their entire membership. It was not a requirement that those completing the survey be members of the church; visitors and non-members were permitted to participate if they were in attendance. For purposes of this research, it was not necessary to account for these individuals separately unless a leader of the organization communicated that it would significantly impact the data that would be associated with said church. The number of respondents represented between 7%-20% (+/–) of each church's membership as communicated by a church leader.

		Alpha Baptist	**Bravo Baptist**	**Charlie Community**	**Egypt Temple**	**Faith Christian**
D1	Age range	26-74	18-81	17-77	24-68	55-82

Table 1 Age ranges of churches and participants (D1)

There were overall consistent demographics that spanned all five religious organizations. Participants provided their individual ages; however, as these were limited demographics, an age range per church was recorded as a more representative number (see Table 1).

The racial demographic was 52 Black (representative of Bravo Baptist and Egypt Temple), 30 White (representative of Alpha Baptist, Charlie Community and Faith Christian) and 5 other (see Table 2).

Each church had respondents who were married, divorced, and widowed (D5), had a primary status of employed and unemployed (D6), and an annual income of $26K-$40K, $41K-$69K, and $100,000+ (D7).

		Alpha Baptist	Bravo Baptist	Charlie Community	Egypt Temple	Faith Christian	Totals
D2	black	2	34		16		**52**
	white	13		5		12	**30**
	other	2	1		2		**5**
D3	Baptist	10	31		1		**42**
	Southern Baptist	1					**1**
	Non-Denominational	2		3			**5**
	Christian	1	1		2		**4**
	None/Non-Affiliated	1	1				**2**
	Other	1	1	1			**3**
	Methodist				3		**3**
	AME				10		**10**
	Presbyterian					9	**9**
	PC USA					2	**2**

Table 2 Race (D2) and Religious affiliation (D3)

The average age of members for all of the churches was 53 years old which falls within the range of Baby Boomers (those born between the years 1946-1964). A closer examination of data revealed 30% to 59% of the 14-34 year old participants were of the Millennial or Y Generation (those born between the years 1980-2000) and the 35-49 year old participants were of the X Generation (those born between the years 1965-1979. Considering all 111 participants from religious organizations, 35% were of the X Generation and 13.5% were of the Millennial or Y Generation. This became important

during further analysis as organizations began to assess how their current teachings surrounding possessions, resources, and finances, ministry activities and community events either attracted or detracted certain demographics.

Often there are religious and non-profit communities that operate with similar goals in mind, namely working to serve the needs of the people. How both of these communities work together to serve their internal and external interests could be explored as a point of commonality for the broader community at large (see Table 3).

	Alpha Baptist	**Bravo Baptist**	**Charlie Community**	**Egypt Temple**	**Faith Christian**	**Average age**
Average age	49	48	48	52	67	**53 yrs.**
Generation X	8	11	11	2	0	
	47.00%	**26.10%**	**22.20%**	**10.00%**	**0.00%**	
Generation Y or Millennial	2	6	1	4	0	
	11.80%	**14.20%**	**11.10%**	**20.00%**	**0.00%**	

Table 3 Average age and generational statistics

Almost half (48.5%) of the participants were married and only 20.7% represented a marital status of single. Two churches had a relatively high number of both single and married respondents, namely Bravo Baptist with 31% and 36% and Egypt Temple with 30% and 50%, respectively. The 10.8% of divorced respondents may represent a segment of people that, by the nature of financial challenges that come from a divorce, should not be overlooked. The 7.9% of widowed respondents was the other area also needs attention, for according to the words of James the type of worship that God wants from us is to "take care of the widows" (James 1: 27 NLT).

Almost 50% of all respondents were employed and 26% were retired. Although most of the respondents fit into these two categories, what the demographic alone does

not reveal is the totality of the current economic status. What cannot be overlooked is the 5.9% of respondents who are unemployed, nor the 4.9% who are students. It is a fair assumption that those who are unemployed or who are students (10.8% combined) may represent the entire or significant amount of the unemployed respondents (7.9%). These demographics suggest that congregations and leaders can embrace opportunities to minister to each other by 1) merging existing or 2) offering distinct teaching and ministry opportunities that address similar group dynamics (see Table 4). Although the data shows that married, employed and income earners of $40,000 or less are the dominate groups from the surveys collected, I offer the reminder that the others also represent individual people. “Suppose one of you has a hundred sheep and loses one of them. Doesn’t he leave the ninety-nine in the open country and go after the lost sheep until he finds it?” (Luke 15: 3-4 NLT).

		Alpha Baptist	Bravo Baptist	Charlie Community	Egypt Temple	Faith Christian	Total	Total %
D5								
	single	1	13	1	6	0	**21**	**20.7%**
	married	13	15	2	10	9	**49**	**48.5%**
	divorced	2	5	2	1	1	**11**	**10.8%**
	widowed	1	3	1	1	2	**8**	**7.9%**
D6								
	employed	9	21	4	13	3	**50**	**49.5%**
	unemployed	1	2	1	1	1	**6**	**5.9%**
	retired	4	12	0	4	6	**26**	**26.0%**
	self-employed	3	2	0	1	2	**8**	**7.9%**
	student	2	2	1	0	0	**5**	**4.9%**
D7								
	$0-$12K	1	4	3	0	0	**8**	**7.9%**
	$13K-$25K	5	6	0	6	0	**17**	**17.0%**
	$26K-$40K	3	9	1	3	5	**21**	**20.7%**
							46	**45.6%**
	$41K-$69K	3	5	0	0	2	**10**	**9.9%**
	$70K-$99K	2	1	1	1	2	**7**	**6.9%**
	$100,000+	2	2	1	7	1	**13**	**12.8%**
							30	**29.6%**

Table 4 Marital (D5), employment (D6) and income (D7) demographics

Data Analysis Review – Religious Leaders

Pastors from four of the five churches selected were asked to participate by completing a survey (see Appendix B); the goal was to provide relative data to both the leaders and members at a future date. Careful consideration was given to highlighting not only the stark, but the subtle differences. They both have value to the congregation because they are the opinions, feelings, and thoughts of the people. For the religious leader, how they describe the economic condition of the members within their particular religious community (R1) and of the local community (R2) directly relates to not only their perception, but also towards that of the communities in which they serve. I argue that the religious leader responds to these two questions based primarily upon their perception, second-hand information, and/or limited personal involvement with the majority of their members. Regardless of the basis for the response at this layer of the survey, the assessment is still valid because to the leader and the layperson, perception is reality.

I argue that religious leaders are attracted and/or work more in concert with certain individuals (a core) of the church rather than with the general populous. Religious leaders overwhelmingly responded with *maintaining* to describe the economic condition of the members within their religious organizations (72.75%) (R1), as well as that of their local communities surrounding their religious organizations (77.2%) (R2). Only 18.1% described the condition of both communities as *poor*. These two questions when answered were indicative more for the value of an assessment than of an evaluation.

There was no assumption made that the high percentages for R1 and R2 would yield a comparably high percentage with the responses of the religious organizations (O1) and local community (L1). A separate one-to-one comparison was made with only the

religious leaders of Bravo Baptist, Charlie Community, Faith Christian and their respective congregations. The pastor of Egypt Temple did not return his surveys after several attempts.

For the religious leaders, the query as to whether they personally offer resources to help members of their religious/faith communities in the areas of finances and/or stewardship (R11) and also to their local community (R12) were to invoke specific yes or no responses. Interestingly enough, the responses yielded the same results for both questions (31.8% no, 63.6% yes and 4.5% don't know), however, all of the leaders did not respond to both R11 and R12 with the same responses.

Although there was an *overall* 63.6% positive response (based on 22 leaders) that the religious leaders were offering resources to their community and the local community, the data changes when it is looked at from the multi-communal perspective. From this view, the numbers decreased to only 54.5% of respondents who are actually addressing *both* the resources of the religious *and* local community. This will also prove interesting if the results from O10 and L12 reveal that the members feel the resources are being offered, when in fact they are not according to the 22.7% of leaders who responded they do not offer resources to both and/or to the 9% to either the religious organization or the local community (R11 and R12).

The religious leaders were asked to rate the effectiveness of the resources offered (R21) on a five-point scale of (a) very ineffective through (e) highly effective during the first rounds of paper surveys provided. They were asked to also rate the practicality of the resources offered (R22) on a four-point scale from (a) they're not to (d) highly practical. Prior to the second round of leader surveys, responses to (R21) were changed to a five -

point scale and replaced (a) very ineffective to (a) don't know and added N/A as additional responses. Responses to (R22) were changed to a five-point scale and added don't know and N/A as additional responses. None of the changes altered any of the previously received responses.

Questions R21 and R22 are evaluative questions that allowed the participants to evaluate the totality of resources offered. As an initial assessment, these two questions were reviewed to determine a connection to questions R11 and R12 because they directly assume a posture of self-assessment on behalf of the respondent. It was expected that the respondents, in addition to some level of self-assessment in answering R21 and R22, would equally consider the contributory efforts of resource offering by other internal-internal (R13) and external-internal (R14) organizations, along with the type (R15), format (R18), and frequency (R19 and R20) of resources offered regardless to the weight that each contributor possessed.

From a collective analysis, 68% of the R21 respondents stated that the resources being offered were on some level of being effective, with the greatest response of 45.4% for somewhat effective. There were 72.6% of the R22 respondents who stated the resources were on some level of being practical, with the greatest response being 40.9% somewhat practical. There were no responses denoting resources offered being ineffective or not practical. Most of the leaders (67.9%) provided the same response to effectiveness and practicality. When compared to the total number of N/A responses (6), it proved almost equal to the same number of NO responses (seven) from R11 and R12.

For the religious leaders, further query was introduced to determine if they were aware of their applicable state, regional or national organizations (R13) and any other

local religious organizations (R14) that offer resources to help members of their religious/faith communities in the areas of finances and/or stewardship.

The results from R13 and R14 were only introduced here as it pertained to further evaluation of the N/A responses. The results show that the six religious leaders who offered N/A responses could only be assessed in the context of R11-R14, but only based upon how each of those questions were answered collectively. The only way R21/R22 should have been answered with N/A was if all of the responses to R11-R14 were returned as no or don't know. The N/A response reveals that the responses to any of those questions were not assessed by the religious leader respondents. This would be applicable to respondents #5, #6, and #20. The N/A response of respondent #1 means that the leader failed to engage in a self-evaluation as he/she affirmed that they offered resources to members of the religious community. Respondent #2 did not self-evaluate themselves after affirming they offer resources to the religious and local communities. Respondent #7 did not respond with a self-evaluation, or an evaluation of their state regional, national or other local organizations stated to offer resources to their religious community.

Data Analysis Review – Religious Organizations

Responses from participants within the five religious organizations represent a more unique diverse group than that of the religious leaders. I will argue that the congregants responded to the survey (see Appendix C) primarily based upon first-hand information and/or personal involvement with the diversity of members and secondly based upon a perception that is able to be validated by personal observation. It is this internal closeness that, in my opinion, determines the reality of their ongoing interaction into their personal lives and outside of a "church" relationship with each other; one that

many members can have with many other members, but that the primary or few religious leaders within the congregation are limited by the singularity of their post.

The participants can be viewed as representing not just those of the particular congregation for which completed a survey, but also those of the crowd which together represents the larger religious community. Despite the religious affiliation, every congregation is part of a larger community. The responses presented show that there are more similarities than differences among the larger community that could be helpful in constructively communicating about needs, availability, practicality and effectiveness of resources offered within and to church members of the community.

After reading and understanding these results, religious leaders in particular, as well as individual members will be armed with the presence of information. It is this identifiable information that could be used as a catalyst for change if any of the results revealed opportunities as well as challenges to increase the total well-being of the church and community.

For the religious and local communities, the overall economic condition of their respective areas was evident in their responses to O1 and L2 respectively. However, I would argue that their responses were more than perception, but rather hold a higher weight to reality than that of the religious leaders. This is not to fault any of the religious leaders or imply that religious leaders are disconnected from the membership; however, it was my attempt to uncover and present a blueprint for understanding the community's culture.

Members, as did the religious leaders, overwhelmingly responded with *maintaining* to describe the economic condition of their specific religious organizations,

which collectively yielded 69 participants for all organizations (O1). There were 24 participants who felt their economic condition was *thriving* and none who expressed a condition of *extremely poor*.

Money was expressed as the overwhelming need that required the most attention for their individual and/or family lives and for religious organization, which suggests that the need for money spans across all religious and ethnic groups of the participants (O2, O3). With the results, this offers a clear indication that the needs of the people are not far from the needs of the congregation. All of the other needs—food, clothing, housing and transportation yielded responses of 14.7% combined. This does not take into account the 16.6% of respondents that stated they did not have any needs personally that needed any attention, as indicated by a non-response.

The obvious observation, as stated by the number one need for them personally and collectively, was what type of needs were actually addressed from within and/or by leadership of religious organizations of the community (O4). If these needs were known to the leaders and/or were communicated by the members, then it was understandable to expect a higher than 75% positive response rate.

This question was evaluated in two ways:

1. *What will the response rate be as addressed as a singular need and excluding the other four*?

Notwithstanding the practicality and effectiveness factors, which will be addressed later, a further evaluation of data reveals that when needs were addressed in concert with at least one of the other stated needs, the opportunity to meet multiple needs increase on the surface. This may also prove as a challenge if the manner in which the

organization chooses to address the needs, i.e., 80% towards one and 20% towards the other, are stifled because of availability (Section B).

As a singular mode of addressing the need, whether on an individual or regular basis, 72 (70.5%) of the 102 responses revealed that the organizations were addressing needs individually. I say this gives opportunity for specialized ministry efforts as well as better opportunity for success in results of practicality and effectiveness prove favorable (Section C.)

The number one singular need reported as being addressed was *money* with 35 (34.3%). When compared against the individual (O2) and collective (O3) needs reported, money, being the overall highest need, was addressed by the religious organization at the lowest rate of the other four responses. *Housing*, although significantly less, was also under-addressed by the religious organization (see Table 5). Money was addressed 31.3% to 33.3% less when addressed as an individual response to needs. Money when combined with at least one other response items yielded 17.6% and 19.6% less than the respondents' need as articulated.

2. *Is the number one need being addressed actually syncing with the needs of either the individual or the congregation as a whole*?

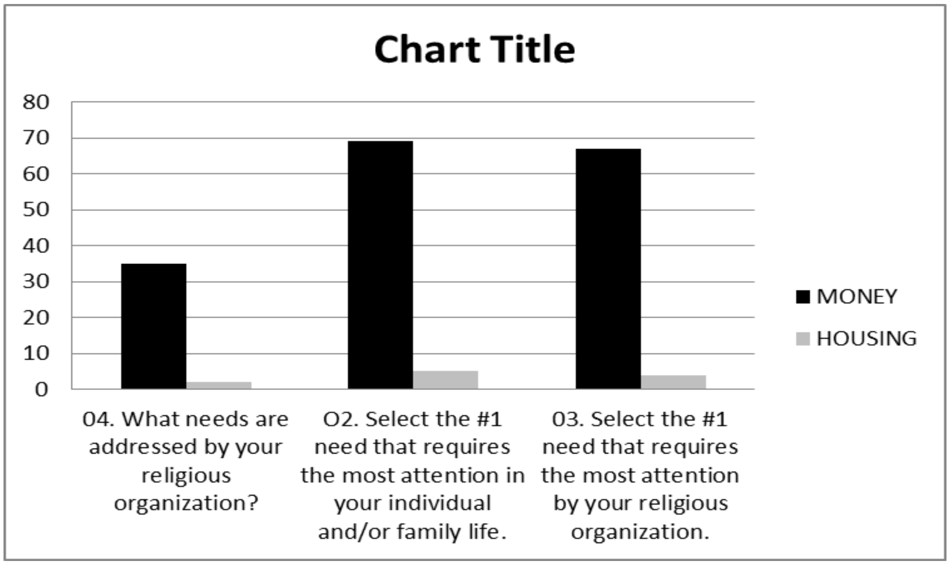


Table 5 Under-addressed needs by the religious organizations (money/housing)

On the other hand, *food*, as the second highest need, was reported as being addressed 9.8% and 15.7% higher than their needs called for. *Transportation* was also slightly over addressed, but not as common the organization's need to address food (see Table 6).

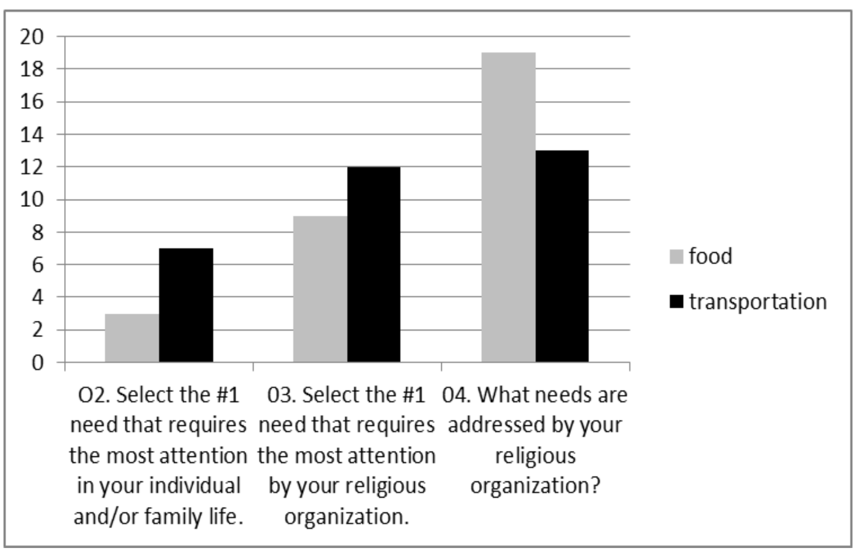


Table 6 Over-addressed needs by the religious organizations (food/transportation)

When combined with at least one other response item, the respondents felt the organizations were significantly addressing food by 29.4% and 35.3% more than the respondents' need articulated.

The data did not reveal if the same singular needs in O2 and O3 were those that were being addressed in O4. Since the organizations do not address the needs of the congregants on an individual or collective basis, there was still an opportunity within the community where other religious organizations could help meet those needs if known or if the resources were available.

By assessing the needs of the organizations, along with the needs of the individuals within those organizations, religious leaders were better positioned to address matters of conflict that arose from everyone not feeling that their needs were being met. The balance between what is needed and what is actually provided seems evident. How do members handle situations of perceived unfairness or unbalance addressing of needs by the organization? Do they go outside of the church to have their needs met? Does it cause contention between members when two have needs, but only one is being abundantly met?

When comparing the needs that are most neglected by the organization (O5), housing ranked at the top with 31.3% of respondents compared to 9.8% that stated housing was actually being addressed (O4). This was a positive comparison in that it offered the opportunity for the organization to address housing—one of the most contributing factors to poverty in America.

Shifting the conversation from needs to concerns, 29.4% of respondents identified *financial literacy* as the number one concern and 18.6% identified *employment* as their

number one concern requiring the most attention by the religious organizations (O6). Upon comparing those same responses, there was a decrease on the one-to-one basis of these two areas. Responses showed that only 13.7% of financial literacy and 4.9% of employment of respondents felt these two concerns were actually being addressed by the religious organization (O7). However, when these two areas were addressed with other areas of concerns (i.e., *retirement/investment* and/or *politics*), it increased to 23.5% for financial literacy and 14.7% for employment. The fact that 27.4% identified *none* of these concerns required attention and 53.9% stated that none were actually being addressed, the difference of -26.5% accounts for those concerns which have been identified, yet were not being addressed. This disparity offers a space to affected organizations and leaders to identify constructive ways to address the needs of the people, while at the same time identifying why the concerns were not being addressed organizationally in the first place.

There was a close correlation between the neglect of retirement/investments and of politics by both the religious organizations (O8) and in the respondent's individual and/or family life (O9). A response rate of at least 28.4% and 16.6% in both categories revealed a higher prioritization by the respondents towards employment and financial literacy; as they previously stated required the most attention. That these concerns were actually being addressed greater than the others, with room for the organizations to better address them, suggests that individuals and organizations alike prioritize based on concerns that are deemed to provide more expedient and present day results to their concerns.

These overall results from Section A-Needs indicate various opportunities for leaders to better understand the needs of the membership and individuals that comprise the church culture.

For participants of the religious/faith communities, the query as to whether they were being provided resources by the organization in the areas of finances and/or stewardship (O10) yielded a large disparity. Although only 29.4% affirmed a yes response in comparison to 63.6% responding the same by the religious leaders, this does not automatically suggest that the leaders are not providing the resources. It should be noted that the 37.2% of participants who disclosed they don't know if resources are being provided may account for the disparity. Either way, there is an opportunistic conflict present between the participants and the leaders that can be transformative for all living within the respective and diverse communities of faith.

The responses to whether the respondents' local religious organizations (O12) and state, regional or national religious organizations (O11) offered resources to assist them in the area of finances and/or stewardship were overwhelming in regards to don't know responses. Of the internal-internal (52.9%) and external-internal (54.9%) availability offered, don't know responses were higher than the *yes* and *no* responses combined. I therefore suggest that this high percentage accompanies the 14.7%-17.6% of resources not being provided from outside of the local organization; an inference that the local religious organizations which were not receiving assistance internally could benefit from the resources offered internally-internally or externally-internally.

The data shows that the leaders had a better understanding of what resources were available. The greatest disparity was between what the leaders say they offered versus

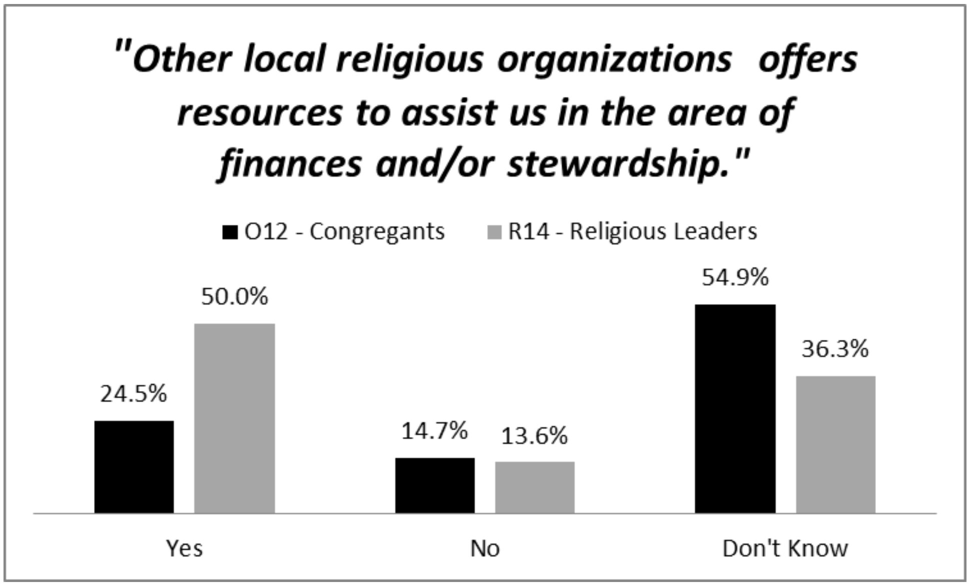
what the people said was being offered to them. Another was that the leaders had more knowledge of what was not offered by the state, regional or national organizations, in addition to other local religious organizations, over that of the people (see Table 7). This suggested that knowledge retained by the leaders was unknown to the people; thus creating a conflict in needs being met.

With a significant percentage of negative responses across this spectrum, the lack of availability may provide some basis for why some of the under- or unaddressed needs identified in Section A have not been met.

Religious books and scriptures with 44.1% were the most common resources made available to the congregants for addressing the financial related needs by their various organizations (O13). They were most common as the sole individual resource at 22.5%, as well as the consistently identified resource alongside of educational (12.7%), financial literature and social media resources (11.7% each).

Consistently, ministers/religious leaders at 43.1% collectively and 15.6% individually were the most identified persons that address the financial-related needs of the congregants. Collectively, community leaders and non-profit organizations (14.7%) and lay persons (24.5%) were identified significantly only from the perspective of being involved along with the others individuals/entities to address their needs (O15).

The three primary formats used in addressing financial related concerns were conferences, one-on-one counseling, and Bible studies (O16). There was no specific format used more frequently than another and each of the three mentioned were used with another format; to include a small percentage of training courses, small groups, Sunday School, and DVDs.



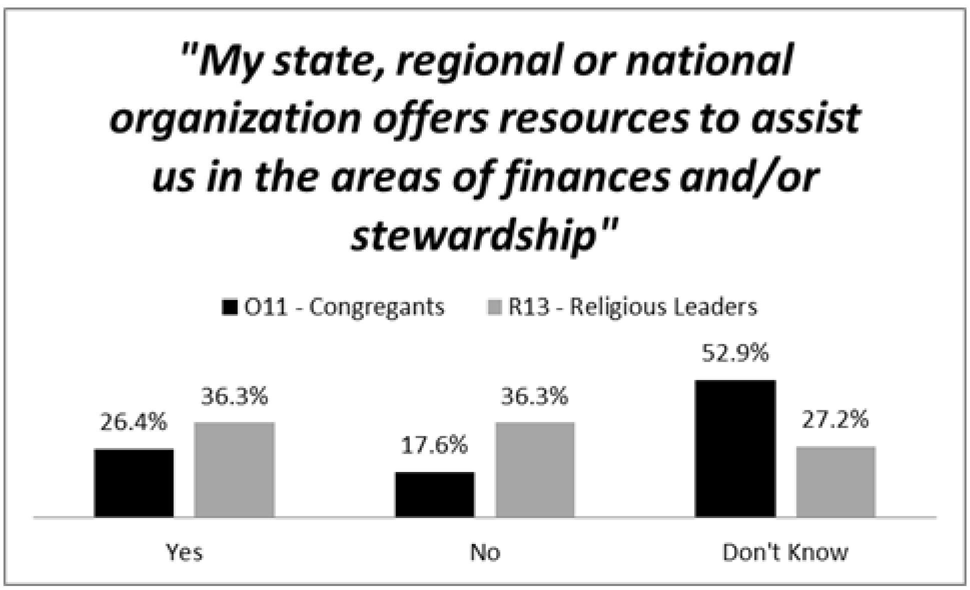


Table 7 Perception of resource availability between congregants and religious leaders.

The greatest times when resources were made available are in the *evenings, in a crisis* (O18) and on a *weekly basis* (O17). The question to be asked is whether resources were offered based upon the scheduling consensus of the people or at the convenience of the minister/religious leaders; which they already identified as the greatest deliverers of

needs to the people. Unfortunately, there was also 34.3% of respondents who *don't know* how frequent resources are made available, nor when they are offered.

From a collective analysis, only 42.1% of member respondents stated that the resources were at least *somewhat effective*, with the greatest response of only 19.6% for being *effective*. There were 13.7% of respondents who stated the resources were *ineffective* (O19), a direct contrast to none being reported as ineffective by the religious leaders when queried. There was almost 51% who stated the resources were at least *somewhat practical*, with 31.3% stating the resources were *practical* (O20).

The greatest points of concern for the leaders should be the 29.4% and 32.3% of *blank* and *N/A* responses for effectiveness and practicality, in addition to the 14.7% of the *don't know* responses, which suggests a significant gap in the perceptions of the members and the leaders.

Description of Common Ground Themes

The data was collected and analyzed under three categories: (a) seven *common ground* questions applicable to all leader and congregational participants, (b) data that has been *bifurcated* from the *common ground* questions relative to each individual congregation and (c) identification of commonalities and differences where the community as a whole could engage in *fruitful* discussions that elicit sustainable *life* into the community. The aim of having this type of dialogue was two-fold: (1) *uncover* and address the *root* cause of any challenges identified and (2) *cultivate* upon the foundation of any strengths identified.

Common ground (CG) themes represent joint exploration by both the religious leaders and the members, although their questions were not identified as a joint venture on the applicable surveys. The CG themes below were framed as one combined state of

inquiry relative to both demographics. Although the original survey questions were similar, they pointed to the common CG theme per each section of the survey:

1. CG1 **–** The first rooted common ground theme, as the central question, asked them to: *Describe the economic condition of the members within their religious organization.* (R1, O1).

2. CG2 **–** The purpose of their second common ground theme was for them to identify what sustaining needs were actually being addressed internally by responding to the inquiry: *What needs are addressed?* (R4, O4).

3. CG3 **–** The third *common ground* theme was for them to independently identify systemic concerns actually being addressed internally with the question: *What concerns are addressed?* (R8, O7).

CG1	
	R1. How would you describe the economic condition of the members within your religious organization?
	O1. As a whole, describe the economic condition of the members within your religious organization.
CG2	
	R4. Select the #1 need that requires the most *attention* by the members of your organization.
	O4. What needs are *addressed* by your religious organization?
CG3	
	R8. Which of these concerns do you actually *address* for your members?
	07. Which of these concerns are actually *addressed* by your religious organization?

Table 8 CG themes in relation to survey questions (Section A. Needs)

4. CG4 **–** The fourth theme spoke to a realized perception of resource availability, by intentionally invoking responses to the direct question: *Does the organization*

offer resources to assist members in the areas of finances and/or stewardship? (R11, O10).

5. CG5 **–** The fifth theme was to help them identify at least one other resource offered in conjunction with the proverbial religious book or texts relative to their theological contexts. To elicit this information started with the question: *What resources are made available?* (R15, O13).

CG4	
	R11. As a ministerial leader, I offer resources to help members of my religious/faith community in the areas of finances and/or stewardship:
	010. My local religious organization offers resources to assist us in the areas of finances and/or stewardship:
CG5	
	R15. What resources are used to address the financial related needs of your members?
	O13. What resources are made available to address the financial related needs by the religious organization?

Table 9 CG themes in relation to survey questions (Section B. Availability)

6. CG6 **–** The purpose of the sixth theme was for them to adjudicate the effectiveness of physical and people resources being offered at their organization by asking the question*: How effective were the resources offered? (*R21, O19).

7. CG7 **–** The purpose of the seventh and final *common ground* theme was for them to express how hands-on and relative the physical resources were by asking the question: *How practical are the resources offered?* (R22, O20).

CG6	
	R21. How would you rate the effectiveness of the resources offered?
	019. How would you rate the effectiveness of the resources offered?
CG7	
	R20. How practical are the resources that are offered?
	022. How practical are the resources that are offered?

Table 10 CG themes in relation to survey questions (Section C. Practicality and Effectiveness)

All of the questions and sub-questions were designed in an attempt to lean towards the first research question (RQ1)-Can the biblical texts foundation to PRF, Acts

2: 42-47 and 2 Kings 4: 1-7, transform the understanding of possessions, resources, and finances in the church?

One of the methods, I believe, through which religious leaders can (better) empower the members is by conducting an actual assessment of their respective bodies versus the church universal. General statistics, although valid, offer a limited perspective for leaders and members alike. One of the problems with generalized statistics is that it may or may not reflect the individual thoughts of more specific demographics, such as denomination, race, economic status, employment considerations, etc. Once a space has been created for visualizing the opportunities and strengths of a religious community, a dialogue is able to ensue whereby the root cause behind conflicts can be addressed through a loving, transformation process that respects all members of the community.

I contend that to begin this type of dialogue internally, it will come from an initial assessment of the congregation. The leader for Egypt Temple did not return his survey to me and leaders from Alpha Baptist were not asked to participate. Therefore, surveys from Charlie Community, Faith Christian and Bravo Baptist were analyzed by comparing the results, which were independently collected.

Leader–Congregation Analysis (Charlie Community Church)

The participants included nine congregants who returned surveys and consent forms; also included was a survey from one of the two co-pastors that led this congregation. The surveys were provided to the co-pastor, who in turn provided to and collected them from the members. The co-pastor distributed the surveys during a regularly scheduled gathering with the members.

Common Ground Themes

CG1 **–** The most common response among 78% of the congregants was that their overall economic condition was *maintaining*; this was the same condition reported by the pastor. Only 22% of the congregants reported that they were living among thriving economic conditions.

CG2 **–** There were 100% of the members who reported *food* as the #1 need being addressed; although they were allowed to select more than one need. *Clothing* at 67% and *housing* at 56% were the other needs they identified as being addressed. However, the pastor reported *money* was the #1 need addressed by the church. Is there a relationship between the leaders' individual needs and what is addressed or not addressed? Only 44% of the members reported *money* as the #1 need requiring the most attention in their individual/family life, which was the same #1 need reported by the pastor. There were 56% of the members who chose not to respond to this question (R3/02).

CG3 **–** The *employment* concern was the response of 44% of the members, yet only 11% identified *financial literacy* as a concern that gets addressed. In contrast, the pastor reported that the #1 concern that he addressed for the church was *financial literacy*. With equal surprise, another 44% of church members reported that none of the concerns, which also included *retirement/investments* and *politics*, are being addressed by the church. Are these concerns being addressed the most pressing as expressed by the people? *Employment* was expressed by 44% of the members as their #1 concern, opposite to *financial literacy* as reported by the pastor (R7/O6). The pastor's feeling of the members concerns are different and may appear to suggest a conflict of understanding between the leader(s) and the members. On the contrary, the fact that the members' employment concerns were being addressed may indicate an individual(s) within the

congregation—to include another leader—has filled a void of the people among themselves without having to involve the pastor. The question at the heart of conflict transformation is what was the basis for the concern and how deep is the concern?

CG4 – The pastor reported he personally provided resources to the members (R11). This coincided with 33% of the members who reported that resources were being made available to them by the organization. However, the most exploratory data is the 33% of the members who felt the resources were *not* being offered and the 33% of members who *did not know* if the resources are available (O10). Charlie Community Church, as a non-denominational church that does not fall under the connection of a governing church body, is therefore self-sufficient or self-governing. This may offer an explanation for the total 88% of members who either felt there was no governing body (44%) or that they did not know if a governing body (44%) offering assistance to them as members (R13/O11). Both the members (67%) and the pastor *did not know* if other religious organizations offered resources to assist them in this area. Although it is understandable that the members may not see or have knowledge of resources offered by other religious organizations, I contend that the pastor would have knowledge in this area (R14/O12).

CG5 – Unquestionably, *religious books and scriptures* (56%) were reported as the #1 resource made available to the members, along with *educational* (44%) and *social media* (33%) resources. These were the same three selected by the pastor, although there were other resources to select from. It was shocking that only 11% of the members reported *financial literature* as a resource. Another 11% of members reported they did not know what resources are available to them. These are small numbers, yet significant

to the overall educational theology of meeting the needs of the people at the church. To speak to the heart of resource availability requires knowing who to contact. Only 33% of members reported they knew who to contact. The pastor reported he believed his members knew who to contact, however, only 11% said they did not know and 56% chose not to respond (R16/O14). Members reported *ministers/religious leaders* (56%) along with *lay persons* (44%) as the persons most involved in addressing their financial related needs (R17/O15). The primary method of addressing financial related needs was Bible study (44%), along with training courses, conferences, one-on-one counseling, and Sunday school, as reported by 22% each of the members. The pastor reported Bible study, training courses, and one-on-one counseling as the methods used (R18/O16).

CG6 **–** A total of 33% of the members reported *effective* (22%) and *highly effective* (11%) efficiency ratings of the resources offered. The pastor reported that resources being offered were *somewhat effective* for the members, which was slightly lower, yet an insignificant factor overall. The most exploratory data was the 22% of members who rated the resources as *ineffective.*

CG7 **–** In addition to the 44% of members, the pastor rated the resources offered as *practical*. *Highly practical* was rated by 11% of the members and none rated any of the resources as less than practical. How the resources were rated should provide a potential framework by which future expectations can be evaluated and met.

Leader–Congregation Analysis (Bravo Missionary Baptist Church)

The participants included 43 congregants who returned surveys and consent forms; also included were surveys from two of the deacons and two non-staffed ministers that contribute to leading this congregation. The interim pastor and two other non-staffed ministers elected not to participate by completing a survey. The first and second set of

surveys were provided by the researcher (also one of the ministerial leaders), who in turn provided to and collected them from the members. With prior approval by the Chairman of the Deacon board, I distributed the first surveys during a regularly scheduled Wednesday night Bible study gathering. With prior approval and encouragement to the members by the interim pastor, I distributed the second set of surveys after a regularly scheduled Sunday morning service. By personal invitation in October 2014, the newly elected pastor completed the leader survey for a total of five religious leaders at this congregation.

Common Ground Questions

CG1 **–** The most common response among 77% of the congregants was that their overall economic condition was *maintaining*; this was the same condition reported by 80% of the leaders. Only 9% of the members reported their condition as *poor*, but 12% of the congregants reporting that they were living among *thriving* economic conditions.

CG2 **–** There were 53% of the members who reported *money* as the number one need being addressed; this was the same top priority need reported by 80% of the leaders. *Transportation* by 23% of the members was identified as the next significant need. In contrast, *food* was reported by only 12% of the members and 40% of the leaders. Was there a relationship between the leaders' individual needs and what is addressed or not addressed? The number one need reported by the leaders that required the most attention in their individual/family lives was *money* (60%), followed by *transportation* (40%). For 65% of the members, *money* was also the number one need (R3/O2). Are these needs being addressed the most pressing as expressed by the people? The members reported *money* (77%) as that top priority need requiring the most attention collectively within the church, which was also the same sentiment by 60% of the leaders. At the same time *food*,

clothing, housing, and *transportation* were reported by 40% each of the leaders as requiring attention to their congregations (R5/O3). This indicates that different leaders are observing different needs within the church, which could be a conflict event when it comes to allocation of resources.

CG3 **–** The *financial literacy* concern was the response of 19% of the members, as well as for 60% of the leaders. The *employment* and *political* concerns were almost identified as the two greater concerns that get addressed, although only reported by 12% and 16% of the members. When it comes to politics today, many believe in the separation of church and state to mean that ministers and pastors, especially, should keep politics out of and separate from the church community. Gustafson suggests that the Church is a political community that stems itself in internal political processes, whether recognized or acknowledged. Those within leadership positions must be receptive to the ears of the membership constituency in order to maintain an "effective state of balance" within the organization.[20] On the other hand, leaders should position themselves to listen for the concerns of the people regarding the external political processes that affect not only the church, but the community in which they live, work, and socialize. It affects us systematically as there are glaring connections between it, our understanding of it, our participation in it and how it drives the manner in which we are often able to have our sustaining needs met. A surprising 53% of church members reported that *none* of their concerns, which also included *retirement/investments* were being addressed by the church. Were these concerns being addressed the most pressing as expressed by the people? Yes, because the concern of financial literacy was the number one concern by

[20] James Gustafson, *Treasure in Earthen Vessels-The Church as Human Community* (Louisville, KY: Westminster John Knox, 2009), 31–33.

33% of the members, as well as for 80% of the leaders. Employment was only the concern of 19% of the members (R7/O6). However, when compared to what is actually being addressed (O7) these two concerns are addressed at half the rate of what the members have expressed. Why is what was neglected still neglected after being said to have been (or was being) addressed? The data suggests that *financial literacy* and *employment* both were equally reported by 33% of the members as two of the most neglected concern. The most neglected concern by the church for 40% of the members was *retirement/investments* (R9/O8), which was the most neglected concern in their individual/family lives (26%) (O9). For 80% of the leaders to equally report financial literacy and retirement/ investments as the two needs they feel the congregation would say are neglected by the church, provides a platform for dialogue on the notion of effectiveness and practicality (R9). There was not an identifiable causal relationship discovered to why the most neglected concern still existed.

CG4 – Along with the 60% of leaders who reported they personally offered these resources to Bravo's members, were only 16% of the members who affirmatively reported that Bravo as an institution was providing financial/stewardship resources to them as members. There were still 30% of the members who felt the resources were *not* being offered, as reportedly confirmed by 40% of the leaders. The most contentious data is the 51% of members who *do not know* if the resources are available. Bravo Baptist Church is an autonomous body which governs itself [21] yet is connected to the National Baptist Convention U.S.A., Inc. Although the "Convention" provides educational and

[21] National Baptist Convention, "Church Polity and Policy,"http://www.nationalbaptist.com/resources/church-policy-and-polity/national-baptist-convention,-usa,-inc--faqs.html (accessed January 12, 2015).

financial assistance resources[22] and investment, retirement and insurance benefits to churches, faith-based institutions and their staff,[23] it does not offer those financial-related resources that directly assist members individually within the congregation. Bravo Baptist is also connected financially and by participation with the East Alabama Missionary Baptist Progressive Association, Inc.,[24] the Alabama Southeast District State Convention,[25] and Alabama State Missionary Baptist Convention, Inc.[26] as affiliates under the National Baptist Convention. Only 26% of the members reported that the state, regional and national affiliations of Bravo Baptist actually offer resources to help the members at the local level; this was the same sentiment as 60% of the leaders. Only one leader along with 16% of the members felt the affiliates did not offer resources to help them. The concerning data is not the 53% of members who did not know if any of the non-governing bodies offered assistance to them as members, rather, 1) why they do not know and 2) if there are any problems with availability of and access to resources (R13/O11). It was the same 26% of members who also reported that other local religious organizations offered resources to assist them in these areas, along with 60% of the leaders. This indicates a known relationship between Bravo Baptist and other religious organizations. Again, the concern is for the 58% of members and 40% of leaders who *did not know* if other religious organizations offered resources to assist them (R14/O12). The

[22] National Baptist Convention, "Education & Financial Assistance Resources, http://www.nationalbaptist.com/resources/index.html (accessed January 12, 2015).

[23] National Baptist Convention, "MMBB (The Ministers and Missionaries Benefit Board),"http://www.nationalbaptist.com/resources/mmbb--investment-retirement-insurance-benefits/index.html (accessed January 12, 2015).

[24] http://www.eastalabamabaptist.com (accessed January 12, 2015).

[25] http://www.sedsc.org (accessed January 12, 2015).

[26] http://www.alabamastatebaptist.org (accessed January 12, 2015).

relational component of survival becomes prevalent when there are needs within Bravo Baptist that internally cannot be met.

CG5 – Unquestionably, *religious books and scriptures* (33%) were reported as the number one resource made available to the members, along with *financial literature*, *social media* and *other* as reported by only 5% of the members as resources. What was striking was the 33% of members who *did not know* what type of resources were made available to them, equal to those who were aware of the *religious books and scriptures* as the primary resources. *Religious books and scriptures* was the number one resource made available by 80% of the leaders. There was a balance with *financial literature* and *educational* resources being made available, as reported by only one of the leaders. Only one of the leaders did not know the type of resources offered. The data did not allow for determining whether his response was of him personally or that of the institution. Speaking to the heart of resource availability is having knowledge of who to contact, especially with at least 51% of the members not knowing if resources are available internally, by denominational affiliated entities or by local religious organization (O10, O11, O12). Only 12% of members reported they knew who to contact, which is 48% less than the 60% of the leaders who believed the members who possessed this information. The 44% of members and 40% of leaders who did not know who to contact was puzzling (R16/O14). Members reported mostly *ministers/religious leaders* (30%), along with *lay persons* and *other* (9% each), and community leaders (5%) and non-profit organizations (1%) as the persons/entities involved in addressing their financial related needs (R17/O15). There were equally 30% of the members who reported they did not know who addresses their financial related needs; however 60% of the leaders reported

themselves as the number one persons involved with the members of the congregation; 40% did not respond (R17/O15). Members reported that the formats used by those identified were mostly conferences (26%) and Bible study (21%); 37% reported they did not know. The leaders reported conferences and Bible study (40% each) was their commonly used method. Small groups, Sunday school, and other were not reported by any of the leaders as a format. Could this suggest that formatting could be confined to those areas requiring direct involvement by the leaders and/or that align only within the primary skill sets of the leader?

CG6 **–** A total of 32% of the members reported *somewhat effective* (23%) and *effective* (9%) efficiency ratings of the resources offered. A combined 80% of the leaders reported similarly that resources they offer were *somewhat effective* (60%), as well as *effective* (20%). The most contentious data is the 16% of members who rated the resource effectiveness as *ineffective*, along with the 26% of those who did not know if the resources were at any level effective or ineffective, and the 12% of members who reported a *non-applicable* rating.

CG7 **–** A total of 37% of the members reported *somewhat practical* (14%) and *practical* (23%) efficiency ratings of the resources offered. A combined 80% of the leaders reported similarly that resources they offered were *somewhat practical* (60%), as well as *practical* (20%). The most contentious data is the 28% of members who did not know the practicality of the resources and the 12% of members who reported a *non-applicable* rating.

Leader–Congregation Analysis (Faith Christian Church)

The participants included 13 congregants who returned surveys and consent forms, not including the interim pastor of this congregation. The surveys were provided

to the interim pastor, who in turn provided to and collected them from the members. The co-pastor distributed the surveys during a regularly scheduled Sunday school gathering.

Common Ground Questions

CG1 **–** The most common response among 69% of the congregants was that their overall economic condition was *thriving*; whereas only 8% reported their condition as *wealthy*. Only 23% of the congregants reported that they were living among thriving economic conditions; this was the same condition reported by the pastor.

CG2 **–** There were 85% of the members who reported *food* as the #1 need being addressed; this was the same #1 need reported by the pastor. *Money* by 38% and *clothing* by 23% of the members were identified as more significant needs, whereas *housing* and *transportation* were reported by only 8% of the members. Were the needs being addressed the most pressing as expressed by the people? The members did not report *food* (15%) as the #1 need requiring the most attention collectively within the church, but *money* (46%) followed by *transportation* (23%) (R5/O3). Was there a relationship between the pastor's individual needs and what is addressed or not addressed? The #1 need reported by 77% of the members that required the most attention in their individual/family life was *money*, opposite of *food* as the #1 need for the pastor (R3/O2). Since the data reveals that *food* is being addressed at double the rate of *money*, it is conceivable that this causal relationship was a factor. What relationship exists between what needed the most attention and what was actually neglected? *Food* and *money* (8% each) was reported by the members as the least neglected needs for the church. *Transportation* (38%) and *housing* (31%) was the most neglected needs reported (R6/O5). Although the members did not previously identify *housing* as needing any

attention, however, the neglect of *transportation* was significant to the 23% of the members who expressed this as their #1 need (O3).

CG3 – The *financial literacy* and *political* concerns were equally identified as the only two concerns that get addressed, as reported by only 15% of the members. A surprising 69% of church members reported that *none* of their concerns, which also included *employment* and *retirement/investments* are being addressed by the church. Are these concerns being addressed the most pressing as expressed by the people? The pastor along with 31% of the members reported *no* concerns in the four mentioned areas. The *financial literacy* and *employment* concerns were expressed equally as the #1 concern by 15% of the members, whereas *politics* was expressed by 31% of the members (R7/O6). Why is what was neglected still neglected after being said to have been (or was being) addressed? The data suggests that for 31% of the members, *politics* still was the most neglected concern (R9/O8). There was not an identifiable causal relationship between retirement/investments (23%) as the most neglected concern in both the pastor and members' lives (R10/O9). With 46% of the members *retired*, the self-reported neglect may be of concern only to the 23% of the members who are currently *employed*, the 15% who are *self-employed* or a combination of the two.

CG4 – The pastor reported he personally *did not* provide resources to the members (R11). This coincided with 38% of the members who reported that resources were not being made available to them by the organization (O10). However, there were still 31% of the members who felt the resources were *actually* being offered. The most exploratory data was the 31% of members who *did not know* if the resources are available. Faith Christian Church is a connectional church under the Presbytery of Herder

(Alabama) and to the Presbyterian Church USA (PCUSA) as their governing church body. PCUSA provides many financial resources to help stimulate and sustain the congregations yet offers fewer resources that directly impact the members individually within the church. This may offer explanation for the total 46% of members who reported they *did not know* if their governing bodies offered assistance to them. The pastor along with 15% of the members reported that the governing bodies *did not* offer assistance. The most exploratory data is the 46% of members who *did not know* if the resources are available (R13/O11). For example, consider how to help relieve the burden of student loan debt. The Presbyterian Mission Agency, an arm of the PC (USA), supports temporary and/or part-time pastors by helping them to relieve student loan debt occurred during the process of seeking ordination credentials. The Transformational Leadership Debt Assistance (TLDA) program is considered a response to the mission priorities of the church for those called to smaller or emerging worshipping communities that do not have permanent and full-time pastoral positions.[27] Practical benefits to this program are that 1) these loans are paid directly to the principal balance of the pastor's student loan servicer and 2) after the loans are forgiven with 18 months of service, the pastor can reapply. I do not contest the blessing and benefit of this program for my ministerial colleagues; however, I do ponder where a similar program exists or has been considered on the local, regional or national level for its members. I contemplate if church members should look to their pastors, religious leaders, and/or denomination for assistance in reducing their personal burden of educational debt. Marshall suggests that as a matter of justice (in its

[27] Presbyterian Mission Agency, "Supporting Leadership for Transforming Existing Congregations and New Worshiping Communities," http://www.presbyterianmission.org/ministries/financialaid/transformational-leadership-debt-assistance/ (accessed December 16, 2014).

general context), *equity* must be fair and balanced in a way that does not arbitrarily disadvantage one part over the other.[28] I think about if the member would feel a sense of economic injustice proposed by their denomination with this partiality afforded only to the pastor; with nothing in place for the members who support the denomination (and the pastor) from the ground up. This type of economic injustice precipitates a similar confusion noted in Acts 6: 1-7 (NLT) when "…there arose a murmuring of the Grecians against the Hebrews, because their widows were neglected in the daily ministration."

CG5 – Unquestionably, religious books and scriptures (54%) were reported as the #1 resource made available to the members, along with educational, financial literature, and social media all reported by only 8% of the members as resources. The pastor only reported religious books and scriptures and educational resources. It was shocking that only a small percentage of the members reported financial literature as a resource and that the pastor did not report it at all. The most exploratory data was the 31% of members who *did not know* if the resources are available. Speaking to the heart of resource availability was knowledge of the correct individuals to contact, which was revealed affirmatively by 46% of members who reported they knew who to contact. The pastor reported he believed his members did not know who to contact, along with 38% of the members who reported the same (R16/O14). The concern for the congregation does not come from the 46% who know who to contact, but for the 38% who are uninformed when they need to contact someone.

CG6 – A total of 53% of the members reported *somewhat effective* (38%) and *effective* (11%) efficiency ratings of the resources offered. The pastor reported with the

[28] Chris Marshall, *The Little Book of Biblical Justice* (Intercourse, PA: Good Books), 6-7.

majority of the members that resources being offered were *somewhat effective*. Only 8% of the members felt the resources were *ineffective*.

CG7 – In addition to the 46% of members, the pastor also rated the resources offered as practical. Practical was rated by 15% of the members, with only 8% that responded they were not.

Conclusion

In Rick Warren's book, *The Purpose Driven Church*, he discusses five circles of commitment that relate to the individuals inside and outside of the church—the community (the largest segment), the crowd, the congregation, the committed, and the core (or lay ministers).[29] Although I contend that segmenting the church into these five circles probably will not fit for all churches, I do believe that the *crowd*, the *congregation*, and the *core* are the three areas that encompass the body of many churches today. The congregation consists of those individuals who have self-identified themselves with a particular religious body through active or inactive participation. The crowd consists of those who come as invited, attend functions of or at the church, or may be seeking certain needs that are believed could be met by the church. The core, which I agree with Warren, is the smallest of the entire group. I disagree with Warren that they possess the deepest level of commitment and the assumption that they alone are the ones committed to ministering to the needs of others. Although I disagree with Warren's characterization of the *core* because of his emphasis of being more committed, I yield that these individuals are nevertheless more connected to the inner workings of the

[29] Rick Warren, *The Purpose Driven Church* (Grand Rapids, MI: Zondervan, 1995), 130-134.

church and have a more direct connection with the religious leader; especially one in the position of pastor, elder, bishop, etc.

Therefore, it is more likely than not that the religious leader would value the knowledge and of those individuals within the core that may have more of a pulse on the people because of their interactions and data (such as financial and attendance records) to help form his/her perception of the people. Another facet used to formulate the perception of the leader is the *absence of information*. If members do not bring issues or concerns of their economic condition to the attention of the leader, whether directly or indirectly, then it would be easy to understand if the leader does not provide or ensure the resources are distributed to the members of the religious and local community. On the other hand, it does not omit the levels of leadership responsibility and accountability towards pastoral care for church and community in the area of possessions, resources, and finances. How the resources were rated should provide a potential framework by which future expectations can be evaluated and met.

Phase Two – Pilot Workshops

From August 30th to October 8th, 2014, a series of pilot workshops were conducted with one of the potential PRF lessons – wills and inheritances. The name of the workshop was called "WILL you or WILL you not?" What are the implications for the community, one's specific church community, friends and/or family? Could the religious community benefit from ensuring that everyone within their community has proper estate planning implemented? I have found in my research that these self-reflective and communal questions are best answered when barriers to estate planning are explored, the need has been validated by prior studies, but most especially when up to date statistics are obtained and shared within the community.

Barriers to Estate Planning

Surveys have been the most widely used method for understanding barriers to estate planning. In my research, none of the articles generated from such surveys address any follow-up steps or guidance other than to create a will and often times through their law firm or website. Many surveys pertaining to wills have been conducted telephonically or on-line. I did not find any data relative to a specific target area. Reasons vary among the reports based on the demographics and how, where and when the surveys were conducted.

For example, a Forbes 2010 report found that respondents failed to plan because they were deterred by the legal costs. They believed that planning was not needed unless one has a large amount of assets. This was one survey that actually sought deeper understanding of the respondents. Misconceptions about the primary purpose for having estate documents and a feeling by 19% of the respondents that they didn't have sufficient assets to warrant estate planning were contributing factors. Focusing on "essentials" like purchasing groceries and paying their bills was more of a priority for 44% of respondents.[30]

According to the 2011 EZLaw Wills and Estate Planning survey, these "essentials" decreased in priority to 37% of their respondents. The research also suggests that parents who consider having a will more appropriate when significant wealth exists, risk the courts determining the custodial rights of their children. My view is that parents should be encouraged to make that determination based on whom they know will best love and care for their child(ren). Other reasons cited include:

[30] Ashlea Ebeling, "Americans Lack Basic Estate Plans," http://www.forbes.com/2010/03/01/estate-tax-living-will-schiavo-personal-finance-no-estate-plans.html (accessed January 12, 2015).

- Not necessary (18%)
- Too complicated to deal with right now (16%)
- Too expensive (14%)
- Belief that their spouse and/or children will automatically receive any assets that they have (13%)
- Too time consuming (6%).[31]

Interestingly, Christine Dugas found in 2012 that people think wills are too expensive, they don't have assets to protect or were procrastinators.[32]

I believe these surveys to be valuable, in that they can give a baseline for individuals, families, religious leaders and organizations to dialogue around reasons others express in comparison to some of their own reasons within their own narratives. The reasons cited in the surveys continue to follow a trend of similar related contributing factors that suggest people believe: 1) wills are too costly or unaffordable; 2) people devalue their assets and 3) don't understand the value in having their estate planning documents in place.

Validating the Need

According to numerous reports, articles and surveys since the mid-2000s, only 31%-44% of adults in America die testate (with a written, valid, and enforceable will). This data has been constant regardless of the purpose for the research or demographic of

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[31] EZLawTM, "EZLaw Survey Finds Most Americans Recognize the Importance of a Will or Estate Planning, Yet Few Have Necessary Documents in Place," http://www.lexisnexis.com/en-us/about-us/media/press-release.page?id=1311095221427043 (accessed March 27, 2014).

[32] Christine Dugas, "Times change wills, yet many Americans don't have one," *USA Today,* April 30, 2012, http://usatoday30.usatoday.com/money/perfi/basics/story/2012-04-27/preparing-a-will/54632436/1 (accessed January 12, 2015).

those queried. Empirical research from a 2006 nationwide survey found only 31% of respondents actually possessed a will.[33]

According to an article by A. L. Kennedy of Demand Media, only about 45% of adults in America have a will (last will and testament) or other estate planning documents in place.[34] According to a national telephonic survey conducted in December 2009, only 35% of the 1,022 adults surveyed communicated that they had a will.[35]

In a Lexis-Nexis report from July 19, 2011, only 44% of the 1,000 adults surveyed stated they had a will. It is not a matter of whether one believes that wills are not important; especially when 60% of the people surveyed believe that they should have a will.[36] Various surveys have been conducted since the 1990s that offer different perspectives and understandings about the need and purposefulness for estate planning among variant demographics, such as race, age, and family structure.

Data from 103 participants revealed an enormous disparity between the primary racial groups in America who actually had a will. Blacks and Latinos/Hispanics collectively represented only seven (6.7%), as compared to the 93 (90.2%) of Whites, who had either a self-drafted or attorney-drafted will.[37]

Due to the diverse racial nature of many communities in the United States, race should only be used as a single demographic factor when reported and analyzed

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[33] Alyssa A. DiRusso, "Testacy and Intestacy: The Dynamics of Wills and Demographic Status," *Quinnipiac Probate Law Journal* 23, no. 1 (2009): 38, 41.

[34] A. L. Kennedy, "Statistics on Last Wills & Testaments," http://info.legalzoom.com/statistics-last-wills-testaments-3947.html (accessed August 27, 2014).

[35] Ibid, Ebeling, "Americans Lack Basic Estate Plans."

[36] EZLawTM, "EZLaw Survey."

[37] DiRusso, "Testacy and Intestacy," 42-43.

alongside the context of other factors. The numbers for those who have at least one of these estate documents were lower among minority populations; only 26% for Hispanic adults and 32% for Black adults. [38]

Older adults historically are more apt to having a will and other estate planning documents in place. Even in the 1990s wills were probated 90% of the time by persons 60 years of age or older.[39] In 2010, the survey concluded that 24% of adults under 35 years old, as compared to 77% of those 55 years of age and over had at least one of the planning documents.[40]

Take parents for example. Although 75% of parents with minor children acknowledged understanding that the courts would determine guardianship if they both die in the same calamity, less than half (39%) have any of the documents in place. Only 36% expressed the belief that these documents were among the most important documents they should have on hand.[41]

Christine Dugas of USA Today reported on a Rocket Lawyer survey conducted in March 2012. The survey concluded that only 29% of adults under 34 years old, as compared to 59% of those Baby Boomers between the ages of 48-66 years of age, actually did have a will.[42]

As everyone does not have a will, the first level of concrete data available is those wills that have been probated through an applicable court. The caution when relying

[38] Kennedy, "Statistics on Last Wills & Testaments."

[39] Ibid."

[40] Ebeling, "Americans Lack Basic Estate Plans."

[41] EZLawTM, "EZLaw Survey."

[42] Dugas, "Times Change Wills."

(strictly) upon court records is they will only offer data for a narrow demographic; ones that usually exclude the lower-valued estates and those who never had a will at the time of death.[43] No nationwide study has been found to quantify the number of people who died and had a will probated because to do so would be impractical and costly. Weisbord argues that the one advantage to surveying individuals versus obtaining this information from court records is that there is the opportunity to ask them why they do not have a will.[44] My own view is that we must be willing to ask them why, but also be willing to explore the underlying reasons behind their stated responses—even those which may require more of our time and further exploration.

Therefore the second level, which is more accurate and relevant for a particular community, is by a survey instrument designed for family and church communities in their particular context. Many family and church communities are not knowledgeable of whether one does or does not have a will until, usually, after a life-threatening illness occurs or once a person has transitioned to the eternal resting place.

There has not been any concrete data located by the researcher since 2012 that specifically reflected the statistics of those with or without wills across the general population in America. However, taking a look at data from the Center for Disease Control, we find that over 4.9 million people died in America between 2010 and 2011. This data was reported to the CDC from various state sources and includes 96,721 decedents from Alabama and 141,664 from Georgia; although all may not have been

[43] DiRusso, *Testacy and Intestacy*, 39.

[44] Reid Kress Weisbord, "Wills for Everyone: Helping Individuals Opt Out of Intestacy," 53 Boston College Law Review 53 (2012): 887, http://lawdigitalcommons.bc.edu/bclr/vol53/iss3/2 (accessed January 12, 2015).

residents of either state.[45] Included in the 49,212 deaths that occurred in Alabama for 2012 are the death rates for Barbour (271), Lee (905), and Russell (592) counties.[46] Included in the 72,604 deaths that occurred in Georgia for 2012 are rates for Muscogee (1,751) and neighboring Harris (239), Chattahoochee (27) and Stewart (74) counties. [47]

To further validate the need for wills, consider the death rate for the areas specifically where the workshops were held. Using only a 25% intestacy rate for Barbour (68), Lee (226) and Russell (148) counties, as compared to the known rate of 31%-44%, may bring the effects of not having a will closer to the community at large. Using only a 5% intestacy rate for congregations, regardless of its membership size, and families has the potential to magnify the effects much closer according to biblical deontology. If those who transition are widows or orphans, Paul suggests that the church has an obligation to provide continual care for them. He also suggests that when relatives are available that the responsibility be not one of the church for sustainment (I Timothy 5: 5-16 NLT).

The dialogue must proactively occur, the questions must be asked and practical and relevant tools must be utilized to offer a better chance of reducing the pain and heartache that already exists during and after the time of illness or death.

Tools for Dialogue

With every lesson in the proposed PRF model, questions will arise that will stimulate conversation, invoke various emotions and help frame situations of financial

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[45] Centers for Disease Control and Prevention, National Vital Statistics System, "Mortality Data," http://www.cdc.gov/nchs/deaths.htm (accessed January 12, 2015).

[46] Alabama Department of Public Health Center for Health Statistics, Division of Statistical Analysis, "Alabama Vital Statistics, 2012, Table 33, Resident Deaths and Death Rates by County and Sex," 38, http://www.adph.org/healthstats/asseta/AVS12.pdf (accessed December 24, 2014).

[47] Georgia Department of Public Health, Office of Health Indicators for Planning OASIS, "Deaths & Death Rate by Residence," https://oasis.state.ga.us/oasis/oasis/qryMorbMort.aspx (accessed December 24, 2014).

related conflict onto a continuum from conversation to dialogue into action. Three dialogical assessment tools were developed and tested during this phase of the project: the FMNA, table exercises and case studies.

Financial Ministry Needs Assessment (FMNA)

The FMNA is an assessment tool used with the participants to assess their knowledge about the subject of wills. The original intent of my FMNA was to obtain statistics of group responses to question 1 as it related to statistical and demographic data offered during the presentation and then, share this information with the group to help the group see the need for this lesson. The following questions were posed for these learning sessions:

1. *Do you have a will?*
2. *If you have a will, do you feel a need to update your current one?*
3. *If you don't have a will, do you feel a need to have a will?*
4. *If you were to prepare a will right now (today), would you know where to begin?*
5. *Do you know what happens if you die without a will?*
6. *Do you know of anyone who died and did not have a will at the time of their death?*
7. *Do you have life insurance?*
8. *Do you think you need a will if you have life insurance?*

All of the attendees were invited to complete a FMNA consisting of eight questions. They were asked to circle the most appropriate response to each question; except for questions 2 and 3 which also allowed for *Don't Know* or *N/A* responses and question 8 which allowed also for a *Don't Know* response. An answer of Yes to question 1 would require only a N/A response for question 3. An answer of NO would require a N/A response to question 2. Completing the FMNA at the beginning of the workshop was

a method to get them personally involved with a physical activity at the onset (see Appendix E –FMNA).

Table Exercises

During the workshops, the attendees were invited to participate in an exercise that allowed them to express why they and/or others believe people do not 1) prepare wills, 2) keep their wills up-to date and/or 3) make changes to their wills. Attendees were placed in groups of two or more persons with instructions to collectively document their responses on the Table Exercise #1 form (see Appendix F). The form allowed for 10 responses in boxed figures of limited space. My research proved that most of the responses could be identified by at least one of the four justifications:

Spirit of fear
Spirit of procrastination
Insufficient knowledge (ignorance)
Insufficient preparation or organization

By documenting specific root causes, it allowed opportunity for these two spirits and two insufficiencies to be addressed with dialogue, education, planning and follow-up. A combined total of 85 reasons were provided among all three workshops which resulted, in my opinion that most people held to the notion of *insufficient knowledge* to justify why people do not prepare, update or change their wills (see Table 11). Some of the responses duplicated each other within and between the different workshops.

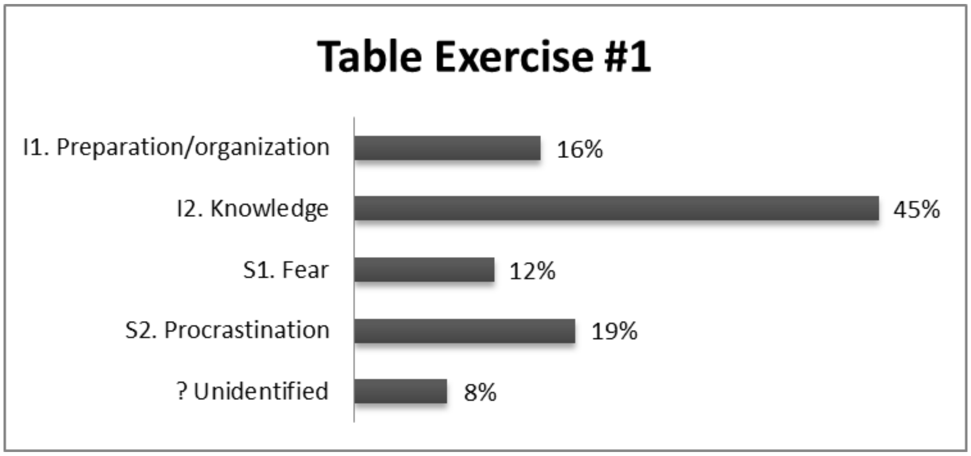

Table 11 Table Exercise #1: "WILL You or WILL You Not?"

The two Ss and two Is were merely starting points for how to compartmentalize the feelings, emotions, and understandings of the barriers for themselves and others. Among the responses birthed an *unidentified* category that, by my evaluation, did not readily fit into the two Ss and two Is categories:

Uninterested
Attitude
Don't care once they are gone
Don't think about death
Sensitive subject
Uncertain circumstances
Disagreements about possessions

Without question, these responses could afford the opportunity for transformative dialogue if they could be connected with the actual subject(s) of the rationale. In a learning environment it is profitable for the learner that the educator does not propel a false clarity by believing that the only categories for another's response must fit into "our" category or box. As Karen Tye says, "My mind's made up. I know what to think.

Don’t confuse me with anything else.”[48] In other words it’s like the educator believing that they have the only right answers and that the learner has to receive only what is offered to them. Tye’s statement primarily applies to the educator, but I see this as applicable to the learner—in this case those attendees of a religious disposition. There does not need to be an assumption by the educator that because of the response given by a learner, that it automatically applies to the learner of their personal situation. As Tye puts it, “The danger for education is that we stop learning.” [49] To that I add that the danger for any Christian educator or religious leader is to allow ourselves to stop evolving due to being oblivious to those circumstances and understandings of those we lead.

What the attendees offered me by this *unidentified* category was an “alternative perspective through which God might speak a new word”[50] to me about the realities that people face on the subject of wills. Tye warns against allowing our own presumptions to be the barrier that hinders the type of creative thinking and analysis needed to renew and transform Christian education. [51] My warning suggests that the educator continuously transform their thinking, practices and structures to afford the appropriate spaces to consider other possibilities and viewpoints than that of our own.

Case Studies

Two case studies were considered for this subject matter. The first is an actual story written by Channel 5 news reporter, Janice Broach—cats receive $250K, house in

[48] Karen B. Tye, *Basics of Christian Education* (St. Louis, MO: Chalice Press, 2000), 121.

[49] Ibid., 122.

[50] Ibid.

[51] Ibid., 125.

owner's will. A real life story of a 79 year old man named Leon Shepherd who left his 4,270 square foot home and $250,000 for the care of his two cats, Jake and Frisco. Mr. Shepherd had an up-to-date and valid will, yet decided to leave his assets to his cats, rather than to his five children, 12 grandchildren, or six great-grandchildren upon his death. The will specified that only upon Frisco's death could the remainder of the estate be passed on to Shepherd's heirs. There was a stipulation that Jake could be moved out of the house at the heirs' discretion, however, Jake must still be cared for.[52] A separate article reported that Shepherd "eschewed giving his family any financial help — and ordered that the cash be used to pamper his prize pets who will carry on living in his upmarket gated-community home."[53]

The second, which is more convoluted than the first, derives from a real-life story of a family friend. Mrs. Brown is an 87 year who wanted to have her share of her property located in Mitchum County (GA) transferred into her name. A title examination revealed the property is still titled in the name of Lizzy and Frances, sisters, who purchased the property in 1969. When Frances died in April 1982, she had 50% ownership in the property. She had a will leaving her 50% interest to her sister Lizzy and her niece Marie; they inherited a 25% interest each. Lizzy died in 1982 before the property was titled in her name with a total of 75% ownership. Lizzy had three children named Fannie, Marie and Willie; each owned one-third of their mother's 75% interest in

[52] "Cats receive $250K, house in owner's will," Janice Broach, *WMCAction News*, aired November 19, 2013, updated November 21, 2013, WMCA-TV, Memphis, TN, http://www.wmcactionnews5.com/story/24017085/cats-recieve?app&hpt=us_bn8 (accessed August 22, 2014).

[53] Lee Moran, "Man leaves 4,270 square foot home and $250,000 to his cats — not his five children," *New York Daily News*, November 21, 2013, http://www.nydailynews.com/news/national/man-leaves-fortune-cats-5-children-article-1.1524581, (accessed August 22, 2014).

the property or 25% each. Willie died without a will in 2010. He had three children, Mrs. Brown, Emily and an unknown Sister 2 (born out of wedlock). Emily and Sister 2 died before their father Willie. Emily was survived by one son Chad. The unknown Sister 2 had many children, which Mrs. Brown only knew the name of one – Georgia. The approximate value of property was $60,000.00; the annual property taxes are $880.00. The funeral home director of Johnson Roberts Mortuary was familiar with family history and the property is located in small town where everyone knows everyone.

The relevant texts used to converse with the case studies are:

Numbers 27: 4-11 (NLT)

> 4 Why should the name of our father be removed from among his family because he had no son? Give us a possession among our father's brothers." 5 So Moses brought their case before the LORD 6 And the LORD spoke to Moses, saying:
> 7"The daughters of Zelophehad speak what is right; you shall surely give them a possession of inheritance among their father's brothers, and cause the inheritance of their father to pass to them. 8 And you shall speak to the children of Israel, saying: 'If a man dies and has no son, then you shall cause his inheritance to pass to his daughter. 9 If he has no daughter, then you shall give his inheritance to his brothers. 10 If he has no brothers, then you shall give his inheritance to his father's brothers. 11 And if his father has no brothers, then you shall give his inheritance to the relative closest to him in his family, and he shall possess it.'" And it shall be to the children of Israel a statute of judgment, just as the LORD commanded Moses.

Deuteronomy 21: 15-17 (NLT)

> 15 "Suppose a man has two wives, but he loves one and not the other, and both have given him sons. And suppose the firstborn son is the son of the wife he does not love.
> 16 When the man divides his inheritance, he may not give the larger inheritance to his younger son, the son of the wife he loves, as if he were the firstborn son.
> 17 He must recognize the rights of his oldest son, the son of the wife he does not love, by giving him a double portion. He is the first son of his father's virility, and the rights of the firstborn belong to him.

I have found that many hold to the theory that most persons would prefer that their property pass on to their nearest relatives rather than to more remote ones (like distance cousins) or that many people feel their property will automatically got to whom they think it should go to because they say so. Actually, state laws or statutes prescribe the order in which persons succeed to a decedent's (deceased person) property if he/she dies intestate (without a valid will at the time of death). Numbers 27 presents not only a problem to consider (v. 4), but a theological solution-God (v. 5-11). Just as God provided Moses an answer on how to address a foreign situation of distribution, God is able to do the same for us who consider our situations difficult. Deuteronomy 21 presents love and equity to this notion of distribution. Presented in today's time, it can serve to understand exclusion of family members based on feelings is not permissible to God.

Inheritance, as a principle, is rooted in the foundation of the Old Testament promise God made to Abram to give the land of Canaan to him and his descendants as an everlasting covenant extending from generation to generation (Genesis 12: 7, 13: 15, 15: 18, 17: 8, 28: 4 NLT). The understanding of God's promise allows learners to understand that God ordained inheritances to be distributed according to an equitable system that demands justice and fairness to those family members, friends and loved ones; even when in opposition to our current legal system or when needing to make challenging decisions.

The first case study was the more clear-cut stories of the two. The second represents a common occurrence among families in this region of the south; especially where the workshops were conducted. These case studies were presented to highlight the variances between the laws of descent and distribution according to mankind and in relation to inheritance as a principle of God.

Learning Session – Mercy Bible Church, Auburn, AL

Workshop 1 of the pilot study was held for 10 attendees on August 30, 2014. Nine were members of Mercy Bible (including the pastor and his wife) and one was a visitor who regularly attended Bravo Baptist. The workshop was held from 11am to about 12:30 pm CST on a Saturday morning. The pastor emphasized the importance for this workshop as he introduced me to the attendees.

FMNA

The FMNA and a writing instrument were provided to all 10 attendees during the opening. The results from the 10 attendees showed that five stated they had a will and five stated they did not. Of the five with a will, two felt they needed to update their will, two felt they did not, and one did not know. Of the five that did not have a will, they all felt they needed to have a will. When asked if they knew where to begin if they had to complete a will today, five stated they did and four stated they did not. Nine stated they knew of someone who died and did not have a will at the time of their death. Only one confirmed that they did not have life insurance coverage in the event of their death, yet all stated they felt the need to have a will even if they have life insurance.

- *What do these results indicate for the pastor and members of Mercy Bible?*
- *Is there an opportunity for the 50% who did not have a will to proactively seek out the resources to get one in place?*
- *Are there any internal (i.e., fear, shame, pride, trust, obedience, etc.) barriers that the 50% must overcome?*

Table Exercises

Four groups were formed comprised of the individuals sitting closest to each other. The pastor and his wife naturally formed one group. One group of three appeared to have two attendees who were close relatives. They were given instructions to jot down at least three or four responses on the handout in about two to three minutes. I observed how none of the groups were dominated in their responses by one person; everyone offered input and was given respect when speaking. I observed how after one person would give a response and provide their rationale, the others in the group would often affirm the same response in a similar or different context. After the first part of the exercise, I asked for a spokesperson from each group to share one of their answers while my co-facilitator documented their responses. Without prodding, more than one answer was provided after each group had an opportunity to provide one answer. The conversation expanded to where the attendees affirmed each other's responses and situations for their responses.

On several occasions, more than one group had the same or a very similar answer, which indicated the rationale and situations that cause people not to prepare wills, keep them up-to-date or make changes are universal. Some of their responses were:

- *"Don't have money."*
- *"Don't have time."*
- *"Don't know the process."*
- *"Fear/scary."*
- *"I don't have anything."*
- *"Don't want to talk about it."*
- *"Don't think it is important."*
- *"Apathy-When I'm gone I'm gone."*

- *“I think I’m going to die.”*
- *“My family knows what I want.”*

I shared with the groups the two insufficiencies and two spirits and asked them to write them down (as they were not provided in their PowerPoint handout). I then asked them to listen and identify those that aligned with some of the responses that were shared openly (and documented by my co-facilitator). The group was successfully able to identify and connect their responses. I also observed how some began documenting the two Ss and two Is on their individual group forms. Additionally they associated more than the one spirit or insufficiency to a reason, which I thought was interesting because I had not, in the past, considered one reason to fit within more than one category. The completed forms were not collected at the end of the workshop. This exercise lasted about nine minutes because the dialogue expanded based on the information the attendees felt passionate about communicating.

After reviewing the responses more closely, I observed that out of the two Ss and two Is, *insufficient knowledge* was the category most attributed to the root cause for this particular group. There was no *spirit of procrastination* present and insufficient preparation/organization was minimal. The *spirit of fear* was minimally present. However, without having all of the responses from the entire group it was not possible to identify any further determinations (see Table 12).

Workshop Group **Responses**	**I¹**	**I²**	**S¹**
	P/O	**K**	**Fr**
"Don't have money."		**x**	
"Don't have time."	**x**		
"Don't know the process."		**x**	
"Fear/scary."			**x**
"I don't have anything."		**x**	
"Don't want to talk about it."			**x**
"Don't think it is important."		**x**	
"Apathy-When I'm gone I'm gone."		**x**	
"My family knows what I want."	**x**		
"I think I'm going to die."			**x**

Table 12 Table Exercise responses – Mercy Bible

Post-Session Assessment (PSA)

A two-person committee was formed to conduct a post session assessment (PSA) after this first workshop. The committee was tasked to evaluate and document their observations and offer recommended suggestions for future workshops. The PSA focused on the areas listed below and flowed as an informal dialogue while the researcher made the following notations:

Logistics

Photos: There needs to be someone designated to take photos while people are participating in the table exercises and at other times during the workshop.

Refreshments: There were no refreshments coordinated; at least have water available.

Scheduling/Time: The season opener of the Auburn football game was the same day as our workshop. The community "shuts down" during important football events was the reason why the pastor wanted the workshop to start and finish in advance of the preliminaries. Timing around scheduled and unscheduled church, community and social events can be a determining factor for participation.

Tools for Dialogue

FMNA: A post-FMNA is needed. This should be emailed to the pastor well in advance of the workshop; at least two weeks in advance so that the people have an opportunity to respond without being pressured. It can be used as a tool to gently remind them about the upcoming workshop, to build interest for attendance and so that the data from the FMNA can be analyzed.

Case studies: The scenarios were eye opening. It was great that everyone was able to use their own scenarios. Both case studies prompted a lot of questions. Reverse the case studies in the presentation because presenting Mr. Leonard's study may be an easier scenario to grasp regardless of the audience.

Growth Objective #4: Since they were asked to write them down at the beginning, there should be some discussion at the end of the presentation about the attendees' individual objectives. If anyone's individual objective was not met, some type of follow-up should occur.

Presentation

Handouts: There was too much content on the slides; change from three slides to two per page. Should a fee schedule of services be included on one of the final slides? After the introduction (slide 3), consider using the Table Exercise #1 (slide 15) as an ice breaker prior to the discussion of descent and distribution (slide 4). Consider creating binders/booklets with all of the handouts and/or provide everything to the attendees at one time.

Technology: A laser pointer would be helpful for highlighting areas, i.e., case studies. This would prevent the presenter from standing in front of the screen and blocking the view/light of the projector. A wireless presentation presenter pointer could have accomplished this so that the co-facilitator could have focused on note taking, obtaining photographs, etc.

Time: The presentation could have been longer than 1½ hour. This lesson could easily be two to three hours with breaks in between.

Communication: Hearing all of the questions and knowing we were providing a helpful service to the community was positive. The conversation flowed naturally.

General Observations

Interaction: The older attendees were more in tune with the information presented, as if they were saying, "I need to get this in order." The pastor was really interested. Everyone had something to say. Nobody was really ready to leave when the workshop was over.

Biblical perspective: It was great to show how to distribute an inheritance from a biblical perspective. Pastors and ministers do not normally get people to think about actually setting their affairs in order, just their heart and spiritual lives in order. The reference to 2 Kings 20: 1 bought a whole different perspective.

Learning Session – Charlie Community Church, Phenix City, AL

Workshop 2 of the pilot study was held for eight attendees on September 6, 2014. It was attended by six members of Charlie Community (including both co-pastors and their wives) and two members of churches in the local community. The workshop was held from 3pm to 4:30pm CST on a Sunday afternoon.

FMNA

The FMNA and a writing instrument were pre-placed on the table for all attendees. There were six attendees present during the opening and two that arrived later during the presentation. The results from the seven attendees that completed a FMNA showed that three stated they had a will and four stated they did not. Of the three that had a will, two felt they needed to update their will and one felt they did not. Of the four that did not have a will, all felt they needed to have a will; one person marked yes when their response should have been N/A based on their Yes response to question 1. When asked if they knew where to begin if they had to complete a will today, three stated that they did

and three stated that they did not know. Four stated they knew of someone who died and did not have a will at the time of their death; three did not know of anyone. Only one confirmed that they did not have life insurance coverage in the event of their death. The six that had life insurance also stated they felt the need to have a will.

- *What do these results indicate for the pastors and the members of Charlie Community in attendance?*
- *Are the results a close reflection of the larger church community?*
- *What are the implications personally and for the church if the pastors and/or their wives were among those who did not have a will, yet were present to learn more about the subject?*
- *How does the size and family makeup of the congregation prevent or provide ministry opportunities for open dialogue and potentially make the necessary adjustments for their estate planning?*

Exercises

Table Exercise #1 was introduced to the attendees at the beginning of the workshop per the PSA committee's suggestion after the previous workshop. Four groups were formed by asking husbands, wives and family members to form a group with an unrelated person. They were given instructions to jot down as many answers as possible on the handout in about two to three minutes. I observed how only one of the groups was dominated in their responses by one person. Everyone had input and was given respect while talking. Photos were obtained by the facilitator and one assistant during the exercise, as well as during the presentation in general.

I observed how after one person would give a response and provide their rationale, another in the group would affirm the same response in a similar or different context. After the first dialogical section of the exercise, I asked one person in each group

to share one of their answers while my co-facilitator documented their responses. I noticed one of the attendees was most vocal during the session and could sense quietness among some of the others. This introduced a visible frustration among several of the attendees. Therefore, I then asked the other person to share another response as a way to invite everyone into the conversation. Space was afforded for the conversation to expand where the attendees began to affirm each other's responses and situations for their responses.

Just as in the previous workshop, the group had the same or a very closely related answer, which again indicated the rationale and situations that cause people not to prepare wills, keep them up-to-date or make changes were universal; even among different religious and cultural backgrounds. Some of Charlie Community's responses were:

- *"Procrastination."*
- *"Sensitive subject."*
- *"With insurance they don't need a will."*
- *"Don't have enough or underestimate assets."*
- *"Don't realize how much they have."*
- *"Deciding who to appoint as executor of the estate."*
- *"Knows the government will do it for them."*

I shared with the groups the two spirits (Ss) and two insufficiencies (Is), but rather than having them write them down, I asked them to make a notation on their handout if any of their responses that fell into each of the categories. The group acknowledged a clear understanding of the two Ss and two Is. The completed forms were collected at the end of this workshop. This exercise lasted about 15 minutes.

After reviewing the tallied workshop responses more closely, I observed that out of the two Ss and two Is, *insufficient knowledge* again was the category most attributed to the root cause for this particular group. There was no *spirit of fear* or indication of *insufficient preparation/organization* noted (see Table 13).

Workshop Group Responses	**I²**	**S²**	**?**
	K	**Pr**	
"Procrastination."		x	
"Don't feel comfortable with subject of death and related issues."			x
"With insurance they don't need a will."	x		
"People underestimate their assets … don't have enough."	x		
"Don't realize what they've accumulated after the initial writing."	x		
"Deciding who to appoint as executor of the estate."			x
"Knows the government will do it for them."	x		

Table 13 Exercise responses – Charlie Community Church

The *spirit of procrastination* was not only indicated by three different groups during the verbal part of the exercise, but the word "procrastination" was written down by two of the groups. You would think that because of the immense number of people in America without a will, procrastination would be an easy reason to accept. Reid Kress Weisbord's recent scholarly work *Wills for Everyone: Helping Individuals Opt Out of Intestacy*, posits that procrastination is the most plausible reason why people die without a will.[54] Although I do not disagree with his position, I am not convinced that utilizing surveys from 1977 and 1978 still represent the position of people today unless further studies were conducted.

[54] Weisbord, *Wills for Everyone,* 888.

Two of the groups completely filled out the form with 10 responses and the other two documented at least seven responses for a total of 35 reasons. Upon evaluation of all the reasons, I found that all but five were clearly aligned with the two Ss and two Is:

- *"Don't care once they are gone."*
- *"Don't think about death."*
- *"Sensitive subject."*
- *"Uncertain circumstances."*
- *"Disagreements about possessions."*

Although these responses are not clearly aligned, there are no less noteworthy of exploration towards the individual(s) who share these sentiments. Six reasons were attributed to *insufficient preparation/organization*; two were attributed to the *spirit of fear*, and four to the *spirit of procrastination*. With 17 reasons, *insufficient knowledge* again was the overwhelming category most attributed to the root cause for why people do not prepare, update or change their wills:

- *"Don't know how to go about doing it."*
- *"Think they already know who will receive their assets automatically."*
- *"Financial cost."*
- *"See no need."*
- *"Don't truly understand laws."*
- *"Don't think old enough."*
- *"Don't realize what they've accumulated after the initial writing."*

Post-Session Assessment (PSA)

A different two-person committee was formed to conduct a PSA for the second workshop. The committee operated under the same general tasks for all future workshops**.** The PSA was communicated in terms of sustainment and improvements (ups and downs), but also accompanied written notes that focused on evaluating the growth

objectives against what actually happened in the workshop, what went well and the reason for the success, suggested improvements and how to implement them:

Logistics

Classroom: Tables and chairs were in a horseshoe (or U-shape) format which allowed for all to see and interact with one another. This is the preferred set up; circular would be a secondary set up.

General: All paper, pens, etc. was present to be used for the first session; especially for those who did not know if they should bring anything.

Scheduling/Time: We should set a time/date for the next session. Since people were inquiring about part two, there should be proposed dates available or establish one with the pastor/leader in advance. Allot two hours for the next workshop. Have time to allow for questions and some stories. This session lasted one hour 45 minutes; it was not mentioned how long it would be at the beginning.

Registration: There was no registration or pre-registration. Sign-up sheets are ok, but not the most effective for planning purposes.

Tools for Dialogue

Table Exercise: Table Exercise #1 allowed for group interaction. Since the forms were collected at this session, use the reasons the people stated as historical reasons in future sessions or ask Frequently Asked Questions (FAQs).

Growth Objective #4: As this was a small session, put #4 from the Growth Objective slide in a box at the start of the session and then read all or some of them at the end to see if we covered their concerns. Maybe use this as part of the summary at the end.

Presentation

Communication: Multiple interruptions; not allowing the speaker to complete phrase and/or example. Smooth transition with presenters. Should ground rules should be set? There are pros and cons to this. Maybe set “question points” in the presentation to keep grounded and control. But then again, it’s not about

controlling the students, but working in the conflict transformation principles. Presenter should present, then after each slide topic, take questions to prevent multiple interruptions. Have people write down and put in a box what they expect to get out of the presentation. Prior to closing (since this was a small group) go through each and ensure all have received what they came to the presentation for.

Handouts/Slideshow: All stated objective were met due to great layout and flow of slides. Three (3) more slides could be added without adding an extra page to the packet. Give a will worksheet at the end of class for the next session.

General Observations

Interaction: We actually went two hours, but that was because of just socializing afterwards. This time could have been used to gather additional information or discuss more information. Partner/group interaction allowed for brainstorming and brought up more questions, concerns as well as better understanding.

Follow-up: It was not specifically asked who wanted to move forward with another session, although we could see and hear their interest. Whoever wanted to move forward used them as resources to spread the word to others. Find out who wants to complete a will or who were there for educational purposes. Set up steps, i.e., class I "Topic" Date, Class II "Topic" Date, etc., so if they are truly interested in creating a will they know when the next session is. Have a questionnaire at the end. Create a flow chart per each event. Combine statistics from the first two sessions. Maybe ask a question or two on the Facebook event page. Send the next step by email to those who completed the roster sign-in sheet. Address the following in the next lesson: terminology, myths, duties of the executor, and uncommon elements of a will, such as 1) a Christian preamble and 2) designation to charitable organizations. A disclaimer is needed at the start. Maybe consider adding, "If I was in a similar situation …" to a slide.

Learning Session – Faith Christian Church, Eufaula, AL

Workshop 3 was held on October 1st and 8th, 2014. There were 15 attendees who were members of Faith Christian, including the pastor. The pastor was unable to be present throughout both sessions. The workshops were held from 5:30pm to 6:30pm CST during their Wednesday night Bible study sessions.

FMNA

The FMNA and a writing instrument were provided to each attendee during the introduction. There were 14 attendees present during the opening and one that arrived for session two only. The results of the FMNA were based solely on the questions that were answered per each form. The completed FMNAs reflected 12 participants had a will and only three stated they did not. Of the 12 that had a will, seven felt they needed to update their will and five felt they did not. Of the three that did not have a will, the two that responded both felt they needed to have a will. When asked if they knew where to begin if they had to complete a will today, the results were almost even with seven stating they did and six stated they did not. Eight stated they knew of someone who died and did not have a will at the time of their death; while five did not know of anyone. Only two confirmed that they did not have life insurance coverage in the event of their death. Ten felt they needed to have a will even if they had life insurance, three responded they did not know and only one who felt the will was not needed.

- *What do these results indicate for the pastor and members of Faith Christian?*
- *In addition to any of the other needs of the congregation, how do they handle the expressed need of needing to update or have a will?*
- *How important does estate planning become for congregations with a significant population of older members?*

Exercises

Table Exercise #1 was introduced early in the presentation as an ice breaker and for the benefit of the facilitator to observe group interaction. Due to the limited time constraints, the handouts were distributed as groups of two and three persons were formed by the facilitator. They were instructed to write down as many responses as possible on the handout within two minutes and that further discussion would follow. I observed how everyone was attentive to the others in their groups. Photos were obtained by the facilitator and one assistant during the exercise, as well as during the presentation in general. The completed forms were collected at the end of this workshop. This exercise was timed at almost 12 minutes.

I asked for a volunteer from each group to share one or two of their group answers as my co-facilitator documented the responses. Our conversation expanded to where the attendees verbally and non-verbally affirmed each other's responses and the situations that accompanied them; even to the point of asking for further details or clarification of a stated response. Some of Faith Christian's responses were:

- "*Not sure how to divide everything fairly.*"
- "*Don't have time.*"
- "*Don't want to contact a lawyer.*"
- "*Don't think desires will be followed.*"
- "*Family history-parents didn't have a will.*"
- "*No assets.*"
- "*Dread-fear of death.*"

I shared with the groups the two Ss and two Is, but because of time constraints I asked them to listen to how I identified their shared responses. The group seemed to identify with my assessment. They seemed very interested in comprehending the two I

and two S concept, as expressed by how the conversation expanded to other responses written on their forms. The group acknowledged their responses of *insufficient preparation/organization, insufficient knowledge* and the *spirit of procrastination* were equally indicated for this particular part of the exercise (see Table 14).

	I¹	**I²**	**S¹**	**S²**
Workshop Group Responses	**P/O**	**K**	**Fr**	**PR**
"Not sure how to divide everything fairly."	**x**			
"No assets."	**x**			
"Don't think desires will be followed."		**x**		
"Family history-parents didn't have a will."		**x**		
"Dread-fear of death."			**x**	
"Don't have time."				**x**
"Don't want to contact a lawyer."				**x**

Table 14 Table Exercise responses – Faith Christian

Unlike the two previous workshops conducted, the group did not express responses towards a particular category to suggest why people do not prepare wills, keep them up to date or make changes when needed. Upon review of all 33 of the tallied written responses, I observed that *insufficient knowledge* and the *spirit of procrastination* were the most equally attributed as determining factors by this particular group. The *spirit of fear* and *insufficient preparation/organization* were minimally present, along with "attitude" and "uninterested" as responses that failed to fit into the two s and two S categories.

Growth Objective #4

Growth Objective #4 was introduced as a dialogical strategy per the PSA committee's suggestion. The attendees were asked to ponder one thing they wanted to

learn from this workshop. They were presented with 3x5 cards, asked to annotate their individual objective down and hand the cards in for discussion at the end of session 2. I posed the following open-ended questions: What do you want to get from this workshop? What questions do you have that you want answered about wills?

A total of 12 cards were collected at the end of session 1. From the cards, a two page handout was produced listing all of the questions asked. A few questions were posed that yielded its own brief answer (it depends, yes), as well as the same explanatory answer for all three questions:

> *Is your will "the law" in the divisions of your possessions?*
>
> Wills are not law. Your will gives directions to your Executor how to dispose of and distribute your property. As fiduciary of your will the Executor has certain duties and responsibilities to fulfill. In some states if the Executor violates this trust they may suffer certain legal ramifications, to include law suits and possible removal from office.
>
> *If someone who is a recipient in your will has died prior to you & your will has not been changed, what happens to that portion of your estate?*
>
> Most wills include a residual clause which is designed to include "void or lapsed" bequests. When preparing your will it is best to include a contingent beneficiary in the event of death of the primary beneficiary (see Appendix G).

I chose to not focus on all four elements of a learning task as the aim of Growth Objective #4. Rather than focus on inductive work, input, implementation and integration,[55] I chose to incorporate only the inductive work and input sub-part for Growth Objective #4 within the time limitations.

[55] Jane Vella, *On Teaching and Learning: Putting the Principles and Practices of Dialogue Education into Action* (San Francisco: Jossey-Bass, 2008), 62.

Vella contends that learning happens when all four parts of the process are afforded time and attention.[56] I would agree under "normal" circumstances, however, time was not expected to be available during and at the end of the sessions to offer the attention that each attendee's question or individual learning objective may require. It was important for learning that every question was explicitly expressed on the handout so that each attendee felt that their individual learning objective was at least addressed, even if it could not be met by the end of the sessions. The value of this process was for each attendee to feel valued by what they have a desire to learn about in addition to the information to be presented.

End of Session Evaluation

At the suggestion of the PSA committee, an end of class questionnaire was created by one of the committee members and utilized as prepared at the end of this learning session. The 16 question evaluation/survey allowed for responses on a five-point scale ranging from 1 – Strongly Disagree to 5 – Strongly Agree. It focused on the overall class presentation as well as of an opinion towards the presenter. Most of the opinions from all of the evaluations were of 5 – Strongly Agree. Only one evaluation rendered a higher ratio (10:5) of 4 – Agree opinions over 5 – Strongly Agree. None of the evaluations gave opinions of 1 – Strongly Disagree, 2 – Disagree or 3 – Neutral. Overall, the opinions were very positive, even with less than half of the attendees completing the evaluations. (See Appendix H.)

[56] Ibid, 70-71.

Questions for Further Consideration

Many Christian pastors and preachers tend to believe that as long as they preach the unadulterated gospel of Jesus Christ or help to win sin-sick souls for Christ or provide emotionally driven messages of hope to have members return week after week for a spiritual "fill up" or save those who are willing to express they have received Christ as their personal lord and savior, they are feeding the sheep. It almost appears that any of these as one's #1 purpose becomes their sole purpose. *Is there not a responsibility to tend to the physical needs in addition to the spiritual needs of the people? What happens within the church community when someone dies? Outside of the initial bereavement period, performing funeral, memorial and last rites ceremonies, how does the pastor or preacher minister to the family and community when estate planning documents have not been instituted? How do the pastor and community respond when someone does not have a will or burial/life insurance? Is there a proactive or reactive response?*

CHAPTER 4
PLAN OF IMPLEMENTATION RESULTS

Even when I walk through the darkest valley, I will not be afraid, for you are close beside me. Your rod and your staff protect and comfort me.—Psalm 23:4 NLT

At every step of the way, we recognize that our culture is moving from information-based approaches to more experience-based approaches . . . triggering personal and cultural transformation.[57]—Dr. Steve Hayner, former President, Columbia Theological Seminary

At the beginning of this project several goals and strategies were set to journey through a series of pedagogical inquiry into a place of personal and communal conflict transformation. To begin this journey, an analysis was conducted with religious leaders and members of the community (Goal 1).

The proposed field of participants (FOP) was changed during the process of surveys being administered. It took more time to develop and test surveys before presenting them to the FOP. Why? As I engaged in various conversations with religious leaders and members, I became informed about several activities within the community and churches that I wanted to participate in this project. I deemed that the timing was not right; thus resulting in conflicting schedules that hindered larger participation. This also led me to change the FOP. I made contact with two representatives associated with the Interdenominational Ministerial Alliance (IMA), Columbus, GA. Although the primary point of contact was receptive to the idea of contributing to the development of financial

[57] Steve Hayner, "Educating Future Leaders," President's Message, *Joyful Gifts* (Columbia Theological Seminary, April 2014).

ministry, there appeared to be more of a desire by the representative to support the ideas and functions of the IMA – as a tradeoff. An AME pastor, who also had ties to the IMA, allowed me to speak and present surveys at his church's business meeting.

After numerous attempts to retrieve the surveys (including the religious leader survey), none were returned because I learned the pastor had been transferred to a church in Macon, GA. Since there was no established relationship with the new pastor, I decided not to pursue their participation with this project. The two Baptist associations were not approached; however, only one church from each association was coordinated with directly because I did not feel either organizational entity would be inviting to participation. Participation within the National Baptist Convention church was received by both the leadership and a majority of the members. Participation with the Southern Baptist church was not sought from the leadership due to a feeling that stemmed from previous instances of non-support. Therefore, I sought the assistance of a lay leader and also requested participation through social media. A COGIC pastor was provided the leader and religious organization surveys, but none were returned after numerous attempts. The pastor offered to provide space for me to meet with him and other pastors within their denomination, but only on a fifth Sunday church service (district meeting). I felt it would be an infringement upon the sacred space or worship; plus, as this would not be the only item on the agenda, there would not be the needed attention given to survey completion as occurred during a similar meeting.

The local community surveys were not as successful as the religious organizations. I wrote letters to the principle officer of several subordinate lodges within the Fourth Masonic District (Columbus, GA) and also communicated with them on

several occasions for participation. It was challenging to work around their meeting nights, fundraising events, and community service projects, so I offered the surveys through Google Docs, which was more successful. Leadership of South Griffin Lodge was contacted, but the lodge experienced leadership changes (unbeknownst to me) which made it difficult for them to participate. I expanded the FOP to Capital City Lodge #47 in order to gain a representative sample of local community participants. Even though the participation was significant by this lodge, being outside of the local target area without any churches from that area did not seem to represent an honest comparison for the target community in GA/AL (Strategies 1 and 2).

Unfortunately, the face to face engagement for this goal was hampered by the method of administering the surveys online and through dispersing through the religious leaders. On the other hand, knowing that substantive group participation was not going to occur, I capitalized on the PRF Table, an internet radio show of the We Speak Association Network on Blog Talk Radio. I launched the weekly show in December 2012, not knowing how it would or could be used during this project. The PRF Table proved to be an alternate route to practice the various functions of a facilitator (a) helping each other to hear each other, (b) balance participation, and (c) helping the conversation find a path and staying on it.[58]

Specifically pertaining to the surveys, I decided in June 2014 to host a series on the PRF Table entitled *Financial Resources: Availability, Needs and Effectiveness.* There were 501 listeners who participated live, online, or by listening to the show via the archives. The first show had 81 listeners and when the ninth (final) show concluded on

[58] Ron Kraybill and Evelyn Wright, *The Little Book of Cool Tools for Hot Topics* (Intercourse, PA: Good Books, 2006), 7-12.

July 31, 2014, it averaged 55 listeners per show. Along with the other hosts and guests, we collectively created a deliberate space where everyone could feel *included* and *welcomed different views.* These shows validated to me that the environment created to address financially related challenges is required prior to full force engagement on these matters (Strategies 3 and 7).

I was offered the opportunity to minister during a weekly Bible study at Bravo Baptist church from March to April 2014. Through an ongoing assessment of the church's spiritual condition since November 2013, the subjects of *God's Ownership* and *Practical Stewardship* were determined by me as a good starting point for transformation and healing. Learning sessions on "God's Ownership" were conducted March 12th and 19th. "Practical Stewardship" and "Pastoral Stewardship" were taught between March 26th and April 30th. It was through these learning sessions that the members were given the opportunity to tune into their own state of self-awareness. Notes were obtained during the sessions allowing me to reflect on the comments made and actions observed as preparatory tools for the next session. There was no intent to teach these two functional areas of PRF for the length of time specified, rather, it was how the group progressed and how they offered expressions of willingness to move to the next area individually and as a group (Strategy 4).

The Bible study group was asked at the first session what financially related concerns they had. They were provided a sticky note to record their answers, which I collected. Upon review, it was determined that several students had some of the same concerns – retirement. I attempted to uncover some of the reasons behind the concerns during the sessions, as well as allowed them to express their concerns. Inquiries about

specific scriptures that related to positive PRF experience were few. I deemed it beneficial to provide a few baseline texts whereby everyone could choose at least one to memorize and meditate upon. Space was given for anyone who had a particular scripture to discuss it for the group's benefit. On occasion, a member's scriptures was embraced by another member and even added to my list (Strategy 5 and 6).

I decided that with three participating pastors and other leaders, in conjunction with their encouragement to the members to participate in this process, that there were enough surveys administered to offer an ample representative sample for data collection and analysis. Between the surveys administered, comments received through the PRF Table and the teaching opportunities at Bravo Baptist, the need for conflict transformation among ministerial leaders and the community in the area of PRF has been validated as no longer a potential need, but a reality.

The task to recruit ministerial leaders who desired to implement an ongoing financial educational ministry within their local church became a reality by the end of this project (Goal 2).

A large recruitment pool of local community and religious organizations and religious leaders was pruned through this process based upon acceptance, scheduling, and honest communication with me. Local community organizations were eliminated first from the pool. The religious organizations that participated in the surveys were naturally thought of as potential focus group participants. The largest pool to select from was the PRF Table, which had over 20,000 listeners from inception until December 2014. With 107 shows aired, it averaged over 189 listeners per show (Strategy 1).

The intent was to bring pastoral care leaders, congregants, and the community together to discuss the most pressing financial concerns they face individually and as a group. In the beginning, my intent was that the collective results of the surveys would be presented in a general format. That data, as presented in Chapter 4 of this project, is now available to present to any congregation within this community. Further, the data from the three different churches that offered full participation can be used within other churches of the same denomination.

Although I was unsuccessful at bringing several of the religious leaders together from the targeted community, it was realized that since the data was there, religious leaders must have a desire to want this information. For example, I met with the pastor of Faith Christian in mid-2014 and discussed the results of his congregation. The uniqueness to this meeting was that the pastor already expressed, at the beginning of the survey process, the financial concerns of the congregations, and also that of his local community – which were of a different race and religious denomination. This pastor was receptive to discussing solutions for any PRF area that could benefit the membership, especially if there was not something in place from the denomination. Due to the schedule of religious leaders and churches, the greatest opportunity for me to invite participation to discuss the most pressing financial concerns was the PRF Table. This internet radio device allowed individuals to participate in live discussions weekly and listen to the archived show at any future period.

There was an established Facebook page[59] entitled *Possessions. Resources. Finances* that allows people to make or respond to comments, request topics of

[59] https://www.facebook.com/pages/PossessionsResourcesFinances/117790248383660

discussion and participate in the dialogue at their leisure. It was not initially proposed to conduct workshops during this process. However, in light of several people passing away during short periods of time within churches, a response was needed (or the opportunity presented itself) to talk about wills and inheritances. I desired a method to determine what the need for PRF was in a particular congregation. In June 2014, having a conversation with the pastor of Mercy Bible I learned that there were five people who died within the congregation since March 2014. The pastor already expressed interest in PRF. I felt led by God to conduct a workshop on wills because I understood the financial implications of not having one could cause on the natural and church families. This is how "WILL You or WILL You Not?" was born. A week later, I was led to contact those fully participating churches and offer the opportunity to host the same workshop. Invitations were extended by all churches except Bravo Baptist; the pastor felt this was something that could be done in February 2015 as part of a financial "conference." The pastor at Egypt Temple agreed, but was unable to fit it within their remaining scheduled events for the year. In both cases, the leaders did not make any inquiry with the people. Wasn't it possible that it could have still been offered to their people, just at a different location? Could the leaders have communicated to the members when the workshop would be held and let them choose if they wanted to attend? These were just a few challenges in religious leaders understanding the need for transformation in the area of PRF for the people within their congregations—they have to let it in as well let as their people out (Strategy 2).

Although the workshops were identified as a need by the religious leaders, the underlying root cause of conflict (issues or concerns of shame, trust, guilt, fear, doubt,

status, knowledge level, information sharing, resource sharing, acceptance, or obedience) which contribute to the root cause of larger economic concerns, could not be explored fully during one or two time-limited sessions. The FMNA was critical to these workshops because it allowed, in the presence of their pastoral leadership, 1) a way for the members' concerns to be heard, 2) the concerns of the leadership to be openly expressed, and 3) gives a pathway for internal ministry to occur (Strategy 3).

With the exception of Faith Christian, Mercy Bible and Charlie Community only allotted one session each. This made it impossible to present the results of the FMNA for their individual congregation, however, it did allot for the data to be compounded and presented at each subsequent workshop. The intent for all future workshops will be to continue compounding this data into a larger database for further analyzing and reporting in all of the areas of PRF (Strategy 4).

The intended design of the PRF model was to develop and implement a multi-level teaching program that allowed participants to select the individual lessons appropriate for their community (Goal 3).

To further the development of PRF as a vital, relative ministry for the 21st Century, two domain names were purchased: www.prfministry.com and www.prfministry.org. The websites are not expected to be completed until June 2015, but interfacing with the community will continue to occur via The PRF Table (BlogTalk Radio) site and Facebook page (Strategy 1).

Lines of communication with the pastors and I were for dialogue and making the necessary steps for the PRF ministry to be implemented with their congregations. A

positive attribute for implementing the PRF model is a relationship between me and the congregations (Strategy 2).

Towards the end of the project, four individuals who had a heart for and understood the vision of PRF ministry were invited to become official members of the core PRF ministry team. Everyone invited graciously accepted. It did not seem vitally important at this juncture to seek funding from theological and non-profit organizational sources for program development until after June 2015 (Strategy 3).

The PRF model was originally supposed to incorporate ten transformational lessons based upon my previous work in this area. Throughout this process, research seemed to point towards offering lessons in 2015 that provide the most relative and practical learning opportunities at this time, as well as to what research has shown could be beneficial in this community. The lessons have a strong, but not overbearing biblical presence—an abundance of biblical texts that borderline proof-texting or do not easily highlight the content of the lesson was avoided (Strategy 4).

In January 2015, a list was developed of possible churches for implementation of the PRF Ministry. After much consideration and prayer, the invitation was extended two churches – Mount Moriah Missionary Baptist Church, Auburn, AL (MMMBC) and His Gathering House Community Church, Phenix City, AL (HGH). Pastor W. Holmes of HGH responded by email (see Appendix M) and Pastor B. Anderson (MMMBC) responded via telephone to become partners with the PRF Ministry (Strategy 5).

The ebbs and flows that the multitude of us experience in our possessions, resources and finances prayerfully are now understood as nothing short of matters of conflict and opportunities for transformation. Remember my definition: Conflict

Transformation is an intentional, life-producing process that invites humanity to seek and create safe environments by identifying, naming and understanding the root causes of conflict, then creating (together) practical, agreed-upon courses of action for sustainable or increased health of a community. I pray that religious leaders and people within the community of faith invite PRF ministry to become a partner within established and emerging religious organizations. Can the biblical texts foundational to PRF, Acts 2: 42-47 and 2 Kings 4: 1-7, transform the understanding of possessions, resources, and finances in the churches? How might a financial ministry based upon a transformative educational model be beneficial in bridging the gap between spiritual needs and socio-economic needs being met? How might principles derived from implementation of the PRF educational model contribute over time to the overall health of individual members, congregations and communities? The answer to all three questions is yes, as soon as more religious leaders support it and individuals embrace it. As recorded seven times in the Book of Revelation, “Anyone with ears to hear must listen to the Spirit and understand what he is saying to the churches.”[60]

[60] Revelation 2:7, 2:11, 2:17, 2:29, 3:6, 3:13 and 3:22 (NLT)

CHAPTER 5
THE PRF MODEL

One method of assessing the interconnection between our private and public lives is to attend to the conversations that inform our behavior.—Edward P. Wimberly [61]

PRF Overview

PRF is a transformative teaching model that incorporates the theory and practice of conflict transformation to help communities better understand the interconnected relationship between financial, spiritual and physical needs.

This model is designed to focus on partnerships and relationship building by engaging in conversations that seek to understand the often embedded culture of economic conflict within the religious and secular communities. It seeks to create safe environments and opportunities to minister to its participants, especially those facing economic challenges, in an atmosphere of love versus shame, guilt, fear, mistrust, or condemnation.

Foundation

On December 4, 2012, "*Possessions, Resources, Finances*" was the premiere for The PRF Table radio show. The show allowed the opportunity for guests and listeners to initiate conversations around these three necessities of human interaction. On *possessions*, Major Adia Sanders, U.S. Army, offered, "Possessions are those things that

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[61] Edward Wimberly, *African American Pastoral Care and Counseling, The Politics of Oppression and Empowerment* (Cleveland, OH :The Pilgrim Press, 2006), 127.

you've conquered. Those things that you've toiled for; you've worked hard for them . . . You understand that you have to have the finances and the resources in order to possess something . . . That word is very authoritative!" On resources, Dr. Dwayne Shigg, PhD, offered, "Possessions are basically what we have, finances are how we get it, but what I hear as the conversation is going on . . . one of the more interesting or significant aspects are the *resources*. That's where everything comes from." On *finances*, Rev. Warren Feaster offered, "Society has . . . brought about such a change that we don't look at any of the resources, any of the possessions, we look strictly at finances."[62] Possessions affect our resources and finances. Resources affect our possessions and finances. Finances affect our possessions and resources. For examples, a person's job provides them the means to earn a paycheck, which may be used to pay for a car (see Figure 1).

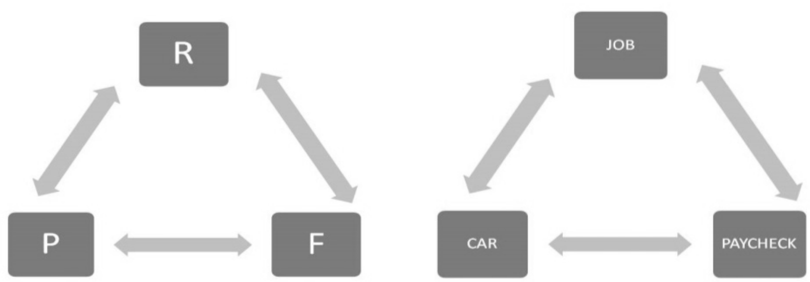

Figure 1 Relationship between possessions, resources and finances

It is through understanding the interconnected relationship between these three variables that make PRF a new phenomenon. MAJ Sanders, Dr. Shigg, and Rev. Feaster all came to the show with their own understanding of PRF based upon their experiences and lived realities. T. D. Jakes asserts that everyone should "celebrate their differences" because we are all unique and "come to our relationships with different perceptions and

[62] "Possessions. Resources. Finances," Warren Feaster, Adia Sanders, and Nathaniel Dunlap, Jr., *P.R.F. Table*, aired December 7, 2012, http://www.blogtalkradio.com/we-speak-radio/2013/11/15/the-prf-table-money--trust-and-transparency-2 (accessed January 5, 2015).

definitions."[63] Although I partially agree, my position is leading others to focus on the commonalities as a transformative practice to dialogue and action, whereas, celebrating the difference appears to speak to resolution of conflict. Therefore, applying the framework of conflict transformation when there are internal or external conflicts surrounding possessions, resources, and finances, both individually and collectively, begins with the following baseline definitions:

Possessions

Possession—A possession is something that you have authority of direct physical control over. More so in biblical times, people owned cattle (like cows) so families had food to eat or to sell to make money. It's also property (like maybe a house), a piece of some property (like a room inside of a house), or even a field or some land.

Possessions today include, but are not limited to, vehicles, motorcycles, houses, real estate, land, jewelry, furniture, electronics and other valuables.

Resources

Resources—A resource is something that can be used to support self or help someone else. It is also something that can be used to deal with a difficult situation, as well as a source of aid or assistance that can be used by someone in the time of need.

Resources include, but are not limited to, talents, skills, education, jobs, businesses, knowledge, spiritual gifts and people.

[63] T. D. Jakes, *The Great Investment: Faith, Family, And Finance* (New York: Putnam's Sons, 2000), 81-85.

Finances

Finances—Finances are defined as the management of money, banking, investments, and credit.[64] Finance may deal with personal or corporate issues, such as how will an individual or company acquire the money needed to perform a certain act.[65] There are many different ways throughout the Bible that money, credit, and debt are used or are mentioned. Even though some of the financial mediums we have today are not specifically mentioned in the Bible, what we want to look at is the principles behind our finances and management of them.

Finances include, but are not limited to, bank accounts, cash, credit cards, debit cards, saving money, "money in the mattress", lines of credit, stocks, bonds, CDs, IRAs, retirement checks and pensions.

Everyone at some point will experience a disruption in one area of their PRF profile that may subsequently affect one or both of the other areas (see Figure 2).

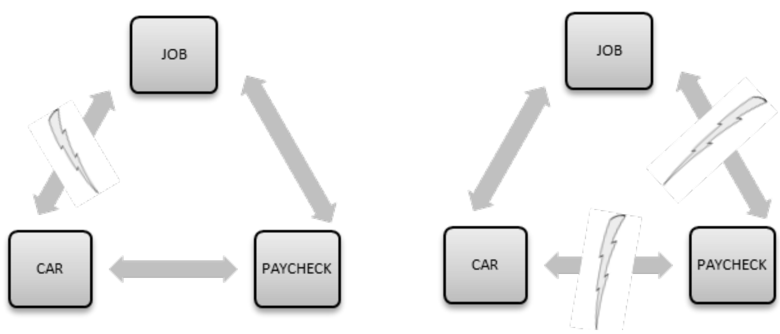

Figure 2 The relationship between possession, resources, and finances when conflict enters

[64] *American Heritage Dictionary of the English Language*, 5th ed., s.v. "finances."

[65] *Farlex Financial Dictionary*, s.v. "finances."

Is the conflict that has entered because of what happened with the car or the job? Or, is the conflict due to what happened with the car or the paycheck? Was it with the job or with the paycheck? When this occurs, it is important for people to get the short-term solutions and long-term transformation that is needed to rebuild their PRF profile to where each anchors begins to flow again like a river . . . if there was a constant flow from the beginning.

Individually, these three anchors are valuable, but collectively they become a powerful force for spiritual and social transformation of people and structures when properly understood and applied. It provides the platform where listeners could and participants of the PRF Model will hear the individual and collective importance for possible transformation.

It is important that we as Christians (especially) know and understand that God has given each one of us certain PRF that can be used to help fulfill the command of Jesus to love one another and love our neighbor as ourselves (John 13: 34-35, Matthew 22: 39 NLT). With a learned or renewed mind towards this love ethic, the fruit will be seen where people need it the most – on our jobs, in our homes, in our churches, within our families and in our communities. So many people have so much to offer for God and our fellow man, but we sometimes fail to see it the way God sees it; thus making it harder to apply his principles and experience the blessings and abundance he has for us.

Components

Transformational lessons were designed to include a strong, yet not overbearing biblical presence, to afford the model to reach participants at their level of spirituality and faith practices.

In addition to a Powerpoint presentation, each lesson consists of five central elements**:**

FMNA:

The FMNA is a multi-functional assessment tool based on a variation of Jane Vella's "Learning Needs and Resource Assessment" (LNRA). Generally, this type of teaching tool is designed to assess one's audience prior to arriving for a presentation by inviting the students to respond to queries about their experiences with the subject matter. In practice, the LNRA helps to inform how a course is designed and gives the audience a voice on the final product.[66] The finalized FMNAs for the PRF model will be used as a survey instrument to obtain statistical and demographic data relative to each of the seven PRF lessons. It will also be used to help facilitators continuously gather up-to-date and relevant information to be used in future presentations and research about the ministry topics related to PRF, in general, and also a particular congregation or community.

Although Vella suggests this type of assessment tool can be used in multiple formats (i.e., e-mail, telephone, etc.), in the PRF model, only hard copy or electronic formats will be used to complete the FMNAs. Because this model is designed for use in small groups of 20 or fewer participants, completing the FMNAs at the beginning of the session or during a registration period should be easily accomplished. [67] Time permitting, a pre-FMNA should be obtained to gain a sense of what lessons the people desire if the areas of PRF are not known by the leadership (see Appendix I).

The questions on the FMNAs are sensitive in nature and should not be used to obtain any personal identifiable information, i.e., name, address, etc. Facilitators should

[66] Vella, *On Teaching and Learning*, 19-20.

[67] Ibid., 21-22.

remember that a safe environment may not have been created yet; therefore, the information supplied by the participants should be handled with the highest level of care and integrity (see Appendix J).

Scriptures:

The Bible teaches us that we ALL (thru Christ Jesus) have the ability to live good and Godly lives. It also teaches us that as parents, church and community leaders, teachers, and other Godly adults, that we have the responsibility to assist others in living these types of lives. One of the keys is that we have to persistently strive to live lives according to biblical and spiritual principles. One of the ways to do this is by gaining spiritual understanding, asking God for wisdom, then applying his principles using PRF's two foundational scriptures:

2 Kings 4: 1-7 (NLT)

1 One day the widow of a member of the group of prophets came to Elisha
and cried out, "My husband who served you is dead, and you know how
he feared the LORD. But now a creditor has come, threatening to take my
two sons as slaves."
2 "What can I do to help you?" Elisha asked. "Tell me, what do you have
in the house?" "Nothing at all, except a flask of olive oil," she replied.
3 And Elisha said, "Borrow as many empty jars as you can from your
friends and neighbors.
4 Then go into your house with your sons and shut the door behind you.
Pour olive oil from your flask into the jars, setting each one aside when it
is filled."
5 So she did as she was told. Her sons kept bringing jars to her, and she
filled one after another.
6 Soon every container was full to the brim! "Bring me another jar," she
said to one of her sons. "There aren't any more!" he told her. And then the
olive oil stopped flowing.
7 When she told the man of God what had happened, he said to her, "Now
sell the olive oil and pay your debts, and you and your sons can live on
what is left over."

Acts 2: 42-47 (NLT)

> 42 All the believers devoted themselves to the apostles' teaching, and to fellowship, and to sharing in meals (including the Lord's Supper), and to prayer.
> 43 A deep sense of awe came over them all, and the apostles performed many miraculous signs and wonders.
> 44 And all the believers met together in one place and shared everything they had.
> 45 They sold their property and possessions and shared the money with those in need.
> 46 They worshiped together at the Temple each day, met in homes for the Lord's Supper, and shared their meals with great joy and generosity—
> 47 all the while praising God and enjoying the goodwill of all the people. And each day the Lord added to their fellowship those who were being saved.

In addition to the above foundational scriptures, each lesson will have specific meditative scriptures relevant to their topics. Facilitators are encouraged to utilize various religious texts from different faith traditions.

Table Exercises:

The focal point of these short exercises is to allow the participants an opportunity to communicate with each other, listen to each other's concerns, and identify root causes for internal or external conflict. These exercises are designed to facilitate a guided process of dialogue surrounding financial, spiritual, or physical matters; which can sometimes be difficult conversation topics unless a safe space is created.[68] For example, in a learning session about debt, asking participants to list and discuss reasons or sayings why they believe "people" are hesitant to openly discuss their level of debt, have difficulty managing or paying their debts, or may have filed or considered filing for bankruptcy, freely reveals narratives that participants may not otherwise express if a religious leader (particularly) asked them directly (see Appendix K). Dialogue is more

[68] Lisa Schirch and David Campt, *The Little Book of Dialogue for Difficult Subjects: A Practical Hands-On Guide* (Intercourse, PA: Good Books, 2007), 8-10.

effective than conversations because it addresses the *intellectual*, *emotional,* and *spiritual* aspects of humanity.[69] Discussing financially related subjects is often difficult for many people to openly and honestly share with others. The following aspects reflect the contributing factors surrounding the identified root causes and form a baseline for conflict transformation:

- *Spirit of fear* S^1
- *Spirit of procrastination* S^2
- *Spirit of pride* S^3
- *Insufficient preparation or organization* I^1
- *Insufficient knowledge (ignorance)* I^2
- *Insufficient resources* I^3
- *Emotions (shame)* E^1
- *Emotions (guilt)* E^2
- *Emotions (trust)* E^3

Note: There may be some responses that do not fit into any of the above categories.

At a predetermined point in each lesson, participants will be divided into groups of no more than four persons and invited to engage each other in a practical exercise. The facilitator will utilize the following approach: 1) Establish the purpose; 2) develop ground rules; 3) actively listen; 4) monitor group dynamics; and 5) summarize and/or paraphrase.[70] He/she *establishes purpose* by at least verbally expressing the intent of the exercise. He/she should answer all questions from the participants prior to beginning to make sure everyone is clear on the objective. As this is a group exercise, the most important *ground rule* is that everyone is required to participate with some form of

[69] Ibid., 13-15.

[70] Schirch and Campt, *The Little Book of Dialogue for Difficult Subjects*, 58-60.

written or verbal response. It must also be stated that participants can respond throughout the session in abstract terms, (i.e., “I know this person who …” can refer to themselves until communication barriers within the group have been removed).The facilitator will *actively listen* to the participants engage each other during and after the exercise. A group spokesperson shall be chosen by the group to present at least one response, depending on the size of the groups, at the end of the time limit set by the facilitator. During the exercise, the facilitator will *monitor the groups’ dynamics* to make sure everyone gets an opportunity to speak and that no one person is dominating the conversations. At the conclusion of the exercise, the facilitator will *summarize* the responses given by each group’s spokesperson and incorporate their expressions throughout the remainder of the session.

Case studies:

Case studies contribute to our individual and collective knowledge. The need for case studies within the PRF model arises out of the “desire to understand complex social phenomena,”[71] such as possessions, resources, and finances. At least one case study has been prepared for each lesson, which has been developed from local or national news or personal experiences. By using “teaching case studies,” we were not concerned with them containing “rigorous and empirical data” as with “researched case studies.”[72] These types of case studies allow the facilitator to utilize them within the presentation as an interactive teaching tool. They will help the participants receive a holistic and real-world perspective applicable to each of the PRF lessons. By presenting a case study in each

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[71] Robert K. Yin, *Case Study Research: Design and Methods* (Thousand Oaks, CA: Sage Publications, 2014), 3-4.

[72] Ibid., 5.

lesson, the participants will observe how it intersects with their own narrative[73] and connects with the points presented by the facilitator.

Growth Objective –

Growth Objective #1 is an enabling learning objective within the stated objective of each lesson. Although there is an element of traditional “banking method” teaching in the presentation, the facilitator will offer the attendees the opportunity to intentionally engage in a learning task, in addition to the other achievement-based objectives (ABOs) already designed.

During the introduction phase of the presentation, specifically on the “objectives” slide, the facilitator will pose the following open-ended questions: *What do you want to learn in this session? What questions do you want answered about this PRF lesson*? Jane Vella suggests learning tasks are open-ended questions that are posed to a small group, while providing the group with all the resources they need to respond.[74] Therefore, participants will be asked to respond to the question(s) by annotating this as an individual learning objective on a 3x5 card and collected for an end of session discussion.

By having the attendees write the query on the 3x5 cards, this allows them to: (a) focus on the information to be presented; (b) enhance their own individual learning in conjunction with the small group efforts; (c) remain anonymous; and (d) receive the benefit of having all of the questions and answers in form of a pre-formatted handout (see Appendix L).

[73] Carl Savage and William Presnell, *Narrative Research in Ministry* (Louisville, KY: Wayne E. Oates Institute, 2008), 84-85.

[74] Vella, *On Teaching and Learning*, 111-113.

The following disclaimer is provided at the top of the handout to explicitly communicate to the learners that the facilitator is not providing legal or financial advice: "*This document is for information purposes only and is not intended to provide you with legal or financial advice. As with all legal and financial matters, you should consult your personal attorney or financial planner for specific advice concerning your specific matter*."

Vella claims that "the learning task is a task for the learner," but also is a task within itself for the educator "to enable them [the student] to learn what is important and meaningful to them."[75] It also provides "substantive learning material" to show participants that facilitators are willing to conduct "homework" in the process by providing the most relevant and up-to-date information.[76] Growth Objective #1 accomplishes this task.

Available Lessons

Lesson 1-God's ownership

What does the word ownership mean to you? How do you view ownership? What are the benefits? These are questions that lead to a deeper question-Have you ever considered how acknowledging God's ownership of your possessions, resources, and finances has an effect on our natural and spiritual lives? This lesson will guide or realign your perspective of ownership so that you are positioned to receive those things that you have (or will be given) by the One who owns everything. This lesson also discusses the importance for this acknowledgement and lays the foundation for the Lesson 2-Stewardship: A Practical Principle.

[75] Vella, *On Teaching and Learning*, 45-46.

[76] Ibid., 46-47.

Lesson 2-Stewardship: A Practical Principle

Stewardship is an awesome spiritual principle because it informs us that we temporarily “possess” something that God has deemed special enough to “give” us. In this lesson you will learn three common characteristics to guide you to becoming a better steward. We’ll help you uncover your current stewardship practices by exploring attitudes and behaviors based on current knowledge. In addition to conducting a concrete needs-wants analysis, you’ll also discover what you can or cannot manage. Together, we’ll explore ways to commit to improving stewardship in at least one area of PRF pertinent to your home, work, or church. This is one of the more impactful PRF lessons because of how it enhances *ownership* and intimately connects with *debt and credit*, *giving*, *tithing*, *planning and saving*, and *wills and inheritance*.

Lesson 3-Credit and Debt are First Cousins

What is the real relationship between credit and debt? In this lesson you’ll receive more than “information,” but the truth behind how we are to responsibly interact with credit and debt. For example, what do you do when God said you should not be in debt for more than 7 years, but mortgage companies freely give you 20 and 30 year mortgages? You will be guided through an interactive teaching experience that provides specific tools for your individual and collective situations. Proactive and reactive measures will be explored, as well as how to walk with each other during times of credit and debt crises.

Lesson 4-WILL you or WILL you not?

This lesson discusses the basic principles of descent and distribution and how they apply to the concept of wills. Foundational questions are explored, as well as common reasons why less than 31%-44% of adults in America neglect preparing a will and other estate planning documents. There is much focus today on the benefits of preparing for life with God after our physical deaths. But did you know that preparing a will and leaving an inheritance for your children's children is an act of proverbial wisdom according to Proverbs 13: 22? Your proactive acts of "continued stewardship" will economically benefit family and community for generations to come.

Session 5-Giving God's Way

Giving is God's primary method for blessing the people and his Church. So why does it seem that many of our churches and communities are lacking the resources needed for the people and community? Do you realize that God does not require us to give that which we do not have? But, it takes assessing what and why we have or don't have "it" to give. Do you realize that giving comes in many forms that have nothing to do with money? Have you learned how you give impacts your eternal judgment? Are you aware of the internal, internal-external, and external approaches to giving? It is evident that a better understanding of giving would help leaders and faith communities function more efficiently. In this lesson you'll learn the five components that should guide all of our giving.

Session 6-Tithing Out of Law or Love?

Why does tithing continue to be one of the most controversial topics of the Christian religion? How many Christians have accepted being under bondage or cursed if

they don’t tithe? Do you realize that Malachi 3:8 – 10 is coined as the “beat down” scripture? Have you ever stopped to think how God has commanded that tithes be utilized? Have you ever explored the BIBLICAL narratives for tithing from the Old Testament; especially since it is not commanded in the New Testament? The answers lie within how tithing has been taught, preached … or not; even used as a tool of manipulation for giving. In this lesson, you’ll learn seven principles sure to increase the power of the tithe.

Session 7-Planning and Savings are Next Door Neighbors

One of life’s challenges is that many of us have made plenty of *financial* moves without a plan [now or in the past have] and have had to deal with situations or circumstances from a lack of proper planning. Did you know that the Bible is filled with messages about the need for planning and saving? From the Wisdom of Proverbs to the parables of Jesus, you will find that being prepared, or as the world class it—proper planning, can be the greatest difference between your successes vs. failures; prosperity vs. poverty; spiritual progression vs. fleshly decline. This lesson will show you how planning and saving should begin as spiritual disciplines; the worldview unfortunately operates just the opposite. You’ll also learn individual and collective saving techniques while addressing central questions of “Why?” Why save? Why plan? Why be prepared?

PRF as Conflict Transformation

PRF within a conflict transformation framework must be coupled with theological practice. Leaders, in particular, must embrace constructive ways to address both the short term and long term needs of the people and their financial-related challenges. This may

call for a transformative mindset to look through different lenses into the content, context and structure of social, political, religious and familial relationships that exists – or not.

> Therefore, conflict transformation is again an
> intentional,
> life producing process
> that invites humanity
> to seek and create safe environments
> by identifying, naming and understanding the root causes of conflict,
> then creating [together] practical,
> agreed upon courses of actions for
> sustainable or increased health of a community.

For PRF to address the many conflicts that we know exist within our families, churches, and communities, there must be *intentionality* by religious leaders to offer life producing processes to members of our faith and local communities. The PRF model can only be as effective as the *invitation* by religious (or community) leaders for all members of *humanity*, regardless of religion, denomination, sexual orientation, or economic status. The invitation will most likely be accepted when humanity feels that the space they have been invited to is safe or they believe that the leaders are open to *seek and create* such an *environment*. Only within such a space is where *identifying, naming and understanding the root causes of conflict* illuminates the potential for *creating* (together) *practical and agreed upon courses of actions* between leaders and members of the community for short term needs as well as long range transformative practices. Therefore, rather than an end result, there becomes a cyclic result of *sustainable or increased health of a community*.

PRF is necessary for members of religious and non-religious communities to explore root causes for the behaviors that undergird the economic challenges we face today,[77] have faced in the past, and are likely to face in the future. It is important for

[77] "Holiday Spending Tips," Warren Feaster, Adia Sanders, and Nathaniel Dunlap, Jr., *P.R.F. Table*, aired November 21, 2013, http://tobtr.com/s/5593829 (accessed November 22, 2013).

participants to uncover more about themselves, their community, faith practices and the underlying attitudes or biases that contribute to their mindset toward possessions, resources, and finances. It is vital for the participants to know and understand that God has given each one of them certain *possessions, resources*, and *finances* that can be used to sustain and increase the economic health of a community. PRF, in partnership with churches and communities, can offer this opportunity.

APPENDICES

APPENDIX A
DEMONSTRATION PROJECT PROPOSAL

POSSESSIONS, RESOURCES, AND FINANCES (PRF):
A TRANSFORMATIVE TEACHING MODEL THAT CONNECTS
FINANCIAL, SPIRITUAL AND PHYSICAL NEEDS

By

NATHANIEL DUNLAP, JR.

DEMONSTRATION PROJECT PROPOSAL

New York Theological Seminary

2014

Challenge Statement

As an educator and host of a radio ministry about financial management and stewardship, I converse with people of diverse religious backgrounds on economic and spiritual topics. What I have found is that teaching ministries in churches often inadequately focus on the relationship between financial, spiritual and physical needs. I propose a transformative teaching model entitled Possessions, Resources, and Finances (PRF) that religious leaders can use to educate holistically individuals and communities about these concerns.

Table of Contents

CHAPTER 1
INTRODUCTION TO THE SETTING

As an educator of personal financial management and stewardship for over 10 years and as the former supervisor of the U.S. Army's Personal Financial Management Course at Fort Benning, GA, I have been responsible for educating over 100,000 men and women in financial and spiritual concerns. My students have come from many cultural, religious, ethnic, and economic backgrounds. In these capacities, I have observed how a myriad of economic challenges have deteriorated the lives of individuals, communities, and the church.

In May 2011, I conducted a survey for the citizens and patrons of Phenix City, AL and Columbus, GA. The research focused on developing a communal response to address conditions of poverty and debt. The subjects of *education*, *poverty and welfare*, or the *economic/wealth gap* were stated "intentionally broad in nature, so as to only provide a starting point for dialogue and a specific focus."[1] The participants were all from diverse religious leadership positions and organizations. They collectively disclosed that *education* was the most pressing concern (87.5%), while *poverty/welfare* was not a concern at all. Another aspect of the research disclosed that 86 out of the 101 churches and religious organizations were situated in the most poverty-stricken areas of Phenix City, AL. I have mixed feelings about whether the leaders' concerns about education

[1] Nathaniel Dunlap, Jr., "Collaborative Community and Ethical Leadership Study: Preliminary Report" (unpublished paper, Columbia Theological Seminary, May 13, 2011), 9-12.

were representative of expressed or understood realities of the people they represent, especially because of reports published by the U.S. Census Bureau indicate that poverty has continued to be a continual, on-going problem in the communities of America since the year 2000. The number of people in poverty has increased from 33 million (2000) to 48 million (2012). The number of categorically impoverished people living among me in the state of Alabama increased from 672,034 to 892,564 and almost doubled from 999,020 to 1.8 million in the state of Georgia.[2] The residents of Phenix City, AL and Columbus, GA are represented within this data. I would also strongly suggest that a large number of them are of the Christian tradition. According to the Barna Group, research has revealed that thirty-three percent of born-again Christians in America say that it is impossible for them to get ahead in life because of the financial debt they have incurred.[3] Churches and communities cannot be healthy when the people who live and breathe within them are hurting and broken because they are experiencing an array of economic and social challenges.

Jesus once said that his purpose was "to give them a rich and satisfying life" (John 10:10).[4] Adam Clarke interprets this verse to mean that the abundant life that Jesus promised is not only an abundance of salvation, but of love, peace, life, and grace.[5] Although I agree with Clarke on this point, I cannot accept this as a one-sided conclusion of what Jesus truly meant for us to have an abundant life. By only focusing on the

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[2] Alemayehu Bishaw, "Poverty: 2000 to 2012," *American Community Service Brief* (September 2012) http://www.census.gov/prod/2012pubs/acsbr11-01.pdf (accessed February 11, 2014).

[3] Clifford Y. Baugh, *Finances God's Way* (n. p: Xulon Press, 2007), 76.

[4] All scripture references are from the New Living Translation unless otherwise noted.

[5] Adam Clarke, *A Commentary and Critical Notes* (New York: Abingdon-Cokesbury Press, 1826), http://www.studylight.org/com/acc/view.cgi?bk=42&ch=10 (accessed February 11, 2014).

spiritual, Clarke overlooks the deeper reality that we are people who also live in a physical world with physical needs. It is important that churches that are spiritually over-postured begin to shift that focus towards tending to *all* the needs of the sheep, rather than focus on herding the sheep primarily towards only the things of heaven. James Gustafson categorizes the church as a "natural community" as it meets the physical necessities of humankind as one of its primary or important functions.[6] A church would be "unnatural" that responds primarily during times of famine or other social crisis. In sum, the point that needs emphasizing is that when churches focus solely on fulfilling the spiritual needs of congregants, they fail to practice the holistic ministry of Jesus—ministry that addresses the spiritual, physical, and economic needs of people.

As a way to continue the holistic approach of Jesus toward addressing spiritual and economic conditions of the church and community, I founded *The PRF Table*—a radio-teaching ministry under the We Speak Association Network on BlogTalk Radio. The radio ministry began as a way to help people gain knowledge and understanding of three critical, inter-related areas of society: Possessions, Resources, and Finances (PRF). The show defines *possessions* as something one has authority or direct physical control over. Biblically speaking, possessions (or items of substance) refers to livestock, cattle, property, goods, and equipment.[7] In the 21st century, many Americans probably have expanded *possessions* to include vehicles, motorcycles, houses, real estate, jewelry, furniture, and other valuables. *Resources* are defined as something that can be used to support or help someone else, something that can be used to deal with a difficult

[6] James Gustafson, *Treasure in Earthen Vessels - The Church as Human Community* (Louisville, KY: Westminster John Knox, 2009), 14-16.

[7] James Strong, John R. Kohlenberger III, and James A. Swanson, *The Strongest Strong's Exhaustive Concordance of the Bible* (Grand Rapids, MI: Zondervan, 2004), 1470, 1512, 1530, 1623.

situation, or a source of aid or assistance that can be used by someone in the time of need. This can include talents, skills, abilities, education, jobs, knowledge, and spiritual gifts. *Finances* are dually-defined as 1) resources or possessions involving money and how they are controlled and 2) the management of money, banking, investments, and credit. Although some of the financial mediums in society today are not specifically mentioned in the Bible, what we want to look at are the principles behind our finances and management of them.

The PRF Table has become a virtual and local community that invites and nurtures an open and honest style of communication that is missing from our churches, communities, religious organizations, and within our households. It is based on the premise that from conversations we can move to dialogue. The primary purpose of these *conversations* is to allow listeners a free-flowing exchange of information and ideas, which transforms into dialogue because it builds relationships by sharing experiences, ideas and information around common concerns.[8] From this stance on dialogue we can move to successful practical applications to transform individual lives and communities.

Pastors as well as other religious and communal leaders who use the PRF transformative teaching model will nurture communities of faith like the community in Acts 2: 42-47 where the fellowship of the believers is formed through this action: they "had all things in common." Or, like the community of 2 Kings 4: 1-7 where Elisha not only helped a poor widow and her sons, but helped her see that her debt situation was not as grave as she thought once she transformed her thinking and recognized what and who had already been placed there by God to help her situation. Both of these biblical texts

[8] Lisa Schirch and David Campt, *The Little Book of Dialogue for Difficult Subjects: A Practical, Hands-On Guide* (Intercourse, PA: Good Books, 2007), 6, 7.

are foundational to PRF. It is important that we as Christians know and understand that God has given each one of us certain *possessions*, *resources*, and *finances* that can be used to help in our churches and communities. However, we fail frequently to use these in collaboration with one another. In this project, I seek to discover reasons for the lack of collaboration as sources of conflict that constrain life together in Christian community.[9]

[9] Norma Cook Everist, *Church in Conflict, From Contention to Collaboration* (Nashville, TN: Abingdon Press, 2004), 149.

CHAPTER 2
PRELIMINARY ANALYSIS

If you conduct a search on the Internet, you will discover an overwhelming number of texts that directly discuss wealth, debt, credit, possessions and finances. As of January 1, 2014, there were at least 19,774 personal finance, 10,214 education and reference, and 6,085 budget and money management books [10] available to the public. Under the category of Christian finance books, there were surprisingly only 702 personal finance, 59 education, and 310 budget and money management titles available. When you include the 2,483 religion and spirituality, 1,711 Christian living, and 327 stewardship books [11] available, the numbers are clearly negatively unbalanced towards non-Christian resources. In addition to the number of written resources, we have available to us Christian seminars, workshops, coaching, and 3-day to 12-week lesson-based training programs such as Robert Kiyosaki's *Rich Dad*, Dave Ramsey's *Financial Peace University*, or Larry Burkett's *Crown Financial Ministries*, that focus on matters of financial freedom, debt reduction, and wealth building – money management. With the abundance of information available, including the Bible and other religious texts, what underlying factors contribute to escalating economic bondage in our local communities?

First, religious denominations as a whole do not offer widely distributed resources to address these challenges or the local church leadership may not see this type of

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[10] Amazon.com, "Personal Finance," http://www.amazon.com (accessed January 1, 2014).

[11] Amazon.com, "Christian Finance," http://www.amazon.com (accessed January 1, 2014).

religious education as necessary to the ongoing life of the community. Second, from the perspective of the laity, many Christians would probably agree that their local churches have had difficulty meeting the physical needs of people and that they feel that the church may not be a "safe place." In other words, congregants and members of the local community do not feel comfortable expressing their economic challenges to or seeking assistance from religious leaders. For example, after one radio show entitled, "Money, Trust and Transparency,"[12] I received a call from a Baptist pastor who asked, "What do you do when you have members who don't want to come to their own church or church family when they need help? They'd rather go somewhere else. How do you deal with that, especially when you know they need or could use the help?" My counsel was to create an environment where people feel comfortable and trust the leadership and/or other brothers and sisters with their situations; without fear of judgment or ridicule. If there are present or past situations that prevent this from happening, then they must be addressed and dealt with in a constructive, loving, and transformative way. The conflict that the pastor inquired about must be met with a transformative process that brings health and wholeness to church and community. It all begins with honest conversation.

I have not discovered a current, consistent financial teaching model that addresses the interconnection between economic and spiritual causes behind the challenges with possessions, resources, and finances. I have not found this focus in any models or instructional materials offered by two of the major denominations (National Baptist Convention, USA; Southern Baptist Convention), or of the non-denominational

[12] "Money - Trust and Transparency 2," Warren Feaster, Adia Sanders, and Nathaniel Dunlap, Jr., *P.R.F. Table*, aired November 14, 2013, http://www.blogtalkradio.com/we-speak-radio/2013/11/15/the-prf-table-money--trust-and-transparency-2 (accessed December 16, 2013).

ministries in my local community. Local churches and communities can benefit from awareness of public data that relates to their own demographics; this data may reveal initial reasons for debt. For example, a PRF Table listener and employee of the U.S. Bankruptcy court for the Middle District of Georgia informed the community that the peak of annual bankruptcy filings occurs in the month of February. She also said that unsecured debts, such as credit card purchases and payday loan companies, are incurred in the holiday periods of November and December. Common sense thus suggests that there are causal links (or disconnects) between credit, debt, spending, and saving that ministerial leaders can use to educate and explore root causes for the behaviors that undergird these economic challenges.[13]

The PRF transformative teaching model proposed in this project is designed to help participants make sense of their financial lives in concert with their spiritual lives. This model focuses on relationship building and partnerships as part of a process of conflict transformation that emphasizes healing, wholeness, reconciliation, and justice. This project will help participants uncover more about themselves and their faith along with the attitudes and biases that they may have masked for such a long time that their relationships with God and their neighbors have deteriorated. As stated by W.P. Strauss, "The Christian way of life and personal money management intersect at numerous places, since the truths of Christian faith interpenetrate all aspects of economic life."[14] This

[13] "Holiday Spending Tips," Warren Feaster, Adia Sanders, and Nathaniel Dunlap, Jr., *P.R.F. Table*, aired November 21, 2013, http://tobtr.com/s/5593829 (accessed November 22, 2013).

[14] W. P. Strauss, "The Ethos of Personal Financial Management of Church Members: A Case Study of the AFM Taberna Dei Assembly" (master's thesis, University of Johannesburg, 2009), https://ujdigispace.uj.ac.za/handle/10210/4595 (accessed February 12, 2014).

project intends to help participants understand how the spiritual and the financial intersect.

CHAPTER 3
PLAN OF IMPLEMENTATION

Goals and Strategies

Goal 1 – Conduct comprehensive analyses of sources utilized by ministerial leaders and members of the community for addressing and understanding financial matters.

Strategy 1: Develop and administer surveys to 15 – 20 ministerial leaders with the purpose of 1) determining the resources available and/or used for ministering, 2) identifying the physical and socio-economic needs of congregations and community, and 3) the effectiveness of utilized sources. The proposed field of participants will derive from the following organizations and individuals: Interdenominational Ministerial Alliance – Columbus, GA; Russell Baptist Association – Phenix City, AL; East Alabama Missionary Baptist Progressive Association – Phenix City, AL; and Pastors Bernard Rose, Harvey Battle, William Holmes, and William Cooper (February 2014, Rev. Dunlap, Dr. B. Donta Truss, and Site Team).

Strategy 2: Develop and administer surveys to 25 – 50 religious and non-religious members of the local communities for the purpose of determining 1) the resources made available to them by religious organizations in their community, 2) how the resources address their physical and socio-economic needs, and 3) the practicality of such resources. The proposed field of participants will derive from the following organizations and individuals: Interdenominational Ministerial Alliance – Columbus, GA; Russell Baptist Association – Phenix City, AL; East Alabama Missionary Baptist Progressive Association – Phenix City, AL; Fourth Masonic District, Columbus, GA; South Griffin Lodge #697 – Phenix City, AL; and Columbus, GA branch of the NAACP (March 2014, Rev. Dunlap, Dr. B. Donta Truss, and Site Team).

Strategy 3: Engage the participants by using three of the five functions of a facilitator – (a) Helping each other to hear each other, (b) Balance Participation, and (c) Helping the conversation find a path and staying on it.[15] Begin the conversations with participants of Strategy 1 and 2 by *drawing them out with [open-ended, elicitive] questions*. Facilitate the conversation with participants of Strategy 1 by deliberately creating a space where everyone feels *included* and *welcomes different views*. Facilitate the conversation with those of Strategy 2, as a larger group, to focus on one phase of the survey at one time as they are identified (March 2014, Rev. Dunlap).

Strategy 4: Start each session with transitional exercises that allow everyone to engage and develop an atmosphere for respectful listening. For the participants in Strategy 1, engage with the *Setting Baggage Aside* tool.[16] Procedure: Place participants in pairs or groups of five. Ask them to write down one or two ministerial concerns, along with one or two PRF concerns on a slip of paper. Ask each person to share one of their written concerns. The facilitator will conclude with a group prayer for all concerns shared and up to one minute in silence. For the participants in Strategy 2, engage with the circle *Check-In: Three Feeling Words* tool.[17] Due to the large size of the group and possible time restraints, a variation of two-feeling words will be utilized. Procedure: Participants will offer one word expressions about the state of their feelings at the time. The facilitator will model the exercise and a recorder will document the responses. This exercise will help the participants tune into their own state of self-awareness and will end with a period of silence not to exceed one minute (March 2014, Rev. Dunlap).

Strategy 5: Gather information sought in Strategies 1 and 2 by using the Appreciative Inquiry (AI) tool. The AI activity is less stressful tool and designed to "lay a foundation of trust and cooperation" for active listening, rather than

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[15] Ron Kraybill and Evelyn Wright, *The Little Book of Cool Tools for Hot Topics* (Intercourse, PA: Good Books, 2006), 7-12.

[16] Ibid., 29.

[17] Ibid., 27-28.

evaluating ideas and decision making.[18] Procedure: Express to participants that the purpose of AI is not to ignore any of their concerns, but identify what sources are and have successfully been beneficial to themselves and others in the past. Ask participants in to describe positive experiences involving various areas of PRF. Next, ask them to identify biblical texts and other resources that contributed to those experiences. Designate a Recorder to document the responses (March 2014, Rev. Dunlap, Site Team).

Strategy 6: Analyze the data to determine patterns of effectiveness and commonalities of available resources utilized—i.e., biblical texts, other religious texts, financial and non-financial literature. (April 2014, Rev. Dunlap, Dr. B. Donta Truss, and Site Team).

Strategy 7: Compare the results of perceived effectiveness and practicality to determine the potential need for conflict transformation among ministerial leaders and the community (April 2014, Rev. Dunlap, Dr. Tamekia Bell, and Site Team).

Evaluation for Goal 1: Response rate. At least 75% of the proposed ministerial leaders will complete and return their surveys. At least 75% of the religious and non-religious participants will complete and return their surveys. At least 50% of all surveys returned will indicate a need for further dialogue (April 2014, Site Team).

Goal 2 – Recruit up to 10 ministerial and community leaders who desire to implement an ongoing/perpetual financial educational ministry within the local church.

Strategy 1: Determine the criteria and location of recruitment pool. Pool will consist of 1) community organizations, to include the NAACP and Masonic organizations in Columbus, GA and Phenix City, AL; 2) religious organizations and participants; and 3) the listening audience of The PRF Table radio show (April 2014, Rev. Dunlap, Nate Sanderson, and Carlos Smith).

Strategy 2: Identify two focus groups consisting of pastoral care leaders, congregants, and the community, to discuss the most pressing financial concerns

[18] Ibid., 30-31, 38-39.

they face individually and as a group. One of the groups will be in an online format (April – May 2014, April 2014, Rev. Dunlap, Nate Sanderson, Carlos Smith, and Adia Sanders).

Strategy 3: Create and administer an *initial* Financial Ministry Needs Assessment (FMNA) to the focus groups. Often there are issues/concerns of shame, trust, guilt, fear, doubt, status, knowledge level, information sharing, resource sharing, acceptance, or obedience which contribute to the root cause of larger economic concerns (May 2014, Rev. Dunlap, Rev. Warren Feaster, and Adia Sanders).

Strategy 4: Provide on-line or in-person information sessions to present survey results, PRF Overview, and results of *initial* FMNA to the focus groups (May – Jun 2014, Rev. Dunlap, and Adia Sanders).

Evaluation for Goal 2: Upon completion of the information sessions, a post-FMNA will be administered to the focus group participants. At least 60% of the ministerial and 75% of the non-ministerial will indicate a *strong* or *very strong* interest in having a program related to possessions, resources and finances implemented in their community and/or offered as a ministry within their churches (June 2014, Site Team).

Goal 3 – Develop and implement a multi-level Possessions, Resources, Finances teaching program that allows participants to select the individual lessons appropriate for their community.

Strategy 1: Secure a domain name and create a website for the PRF program. Interface the website with Facebook and BlogTalk Radio that currently hosts "The PRF Table" – an on-line community that discusses Possessions, Resources, and Finances (April – June 2014, Rev. Dunlap, Rev. Jason Johnson, and Earl Martin Phalen).

Strategy 2: Analyze the data to determine the organization, structure, and effectiveness of any financially-related teaching received. Review the data to determine any current areas of PRF concern regarding communication and

implementation barriers (July – August 2014, Rev. Dunlap, Sa'eed Abdul Khabeer, and Rev. Lawrence Thompson).

Strategy 3: Recruit and empower a ministry team to help seek funding from theological and non-profit organizational sources for program development. It will be important to contact these organizations prior to their end of year meetings so that funding considerations could be included in their 2015 budget processes. The team will also present packaging, production, and distribution ideas of the PRF program (August – September 2014, Rev. Dunlap, Dr. B. Donta Truss, and Earl Martin Phalen).

Strategy 4: Design transformational lessons on ownership, stewardship, giving, tithing, credit, debt, planning, savings, wills and inheritances. Design the lessons to include a strong, yet not overbearing biblical presence, thereby affording the program the opportunity to reach participants at their level of spirituality and faith practices. The conflict transformational approach will address and uncover the physical (economic) as well as the spiritual needs (March – October 2014, Rev. Dunlap).

Strategy 5: Identify and contact jurisdictional, religious and non-profit organizations to serve as test-pilots in 2015 for the program once fully developed. Seek a commitment to implement the program beginning summer 2015 at reduced or no-cost to the organization (October – November 2014, Rev. Dunlap, Site Team).

Evaluation for Goal 3: A fully functional website will have been established for the program. Two standardized pre- and post-FMNAs will be in its final format. A 50% positive written response rate on all requests for funding and from all organizations contacted to pilot the PRF program will be considered a success. Positive is defined as at least "interested" even if not now. One written commitment for implementation of no less than two sessions of the PRF program will be considered a success (December 2014, Rev. Dunlap).

CHAPTER 4
RESEARCH QUESTIONS

Biblical/Theological

Can the biblical texts foundational to PRF, Acts 2:42-47 and 2 Kings 4:1-7, transform the understanding of possessions, resources, and finances in the churches?

There are biblical texts repeatedly quoted by ministerial leaders in the church to encourage tithing and giving during a church service; the two most common texts are Malachi 3:8 – 10 and 2 Corinthians 9:7. How might these texts be interpreted in relation to the foundational texts of the PRF teaching model? What other biblical texts about financial matters are purposely and unconsciously omitted in communication from leaders to the members? What other historical sources (i.e., non-biblical texts, religious literature, experiences, etc.) can be offered to the church and the local community to address failed socio-economic conditions?

Educational

How might a financial ministry based upon a transformative educational model be beneficial in bridging the gap between spiritual needs and socio-economic needs being met?

Jesus taught his disciples in Matthew 25 that the spiritual (eternal life, judgment, the Kingdom) and the physical needs of human beings (hunger, thirst, shelter, clothing, care giving, visiting the imprisoned) are equally important to the relationship between God and community. Many churches, however, disconnect the spiritual and physical needs of their members and communities, even prioritizing the spiritual over the physical

with respect to finances. Consequently, there are often unidentified issues of shame, trust, guilt, fear, doubt, status, knowledge level, information sharing, resource sharing, acceptance, or obedience among church members and communities that generate larger economic concerns and conflicts within the church and community. What kind of dialogical processes might help ministerial leaders to understand better the financial concerns of members of the church and community? What kind of dialogical processes will enable members of the church and community to communicate their socioeconomic needs to the leaders? What are the tools that can be used to assess the kind of dialogue that is needed between the two groups? Also, what kind of conflict transformation skills might be useful for ministerial leaders who are doing financial education ministries?

Spiritual Practice

How might principles derived from implementation of the PRF educational model contribute over time to the overall health of individual members, congregations and communities?

How might implementation of PRF principles affect the way pastoral leaders engage counseling members or preach in their congregations? How might principles of PRF help transform the church into a "safe space" in which to discuss personal financial concerns? Should a financial-based ministry be established with the assistance of an "outsider" or should someone be trained from within to carry on this responsibility so that pastoral leaders could spend their time in prayer and teaching the word? Pastors often ask congregants to give until it hurts, or ask to support different ministries. Pastors/Leaders may feel that congregants are being disobedient, but the truth of the matter is they don't have it to give. PRF will act as a mediation tool, to help bridge the gap by teaching people how to give God's way and become better stewards over what God has blessed

them. Will the implementation of PRF principles transform the church environment as well as the community?

CHAPTER 5
EVALUATION PROCESS

Method of evaluation 1

This goal will be evaluated by the response and participation to surveys and the culmination of enough data to clearly identify the effectiveness and availability of resources utilized by and offered to the community. In February 2014 (Strategy 1:1), I will administer surveys to ministerial leaders from Southwest Georgia and East Alabama (namely Columbus, GA and Phenix City, AL). In March 2014 (Strategy 1:2), I will administer surveys to religious and non-religious participants from various organizations around the Columbus, GA and Phenix City, AL areas. Surveys will be primarily administered via an on-line questionnaire website; however, one face-to-face study engagement will be coordinated per each participant group. At least 75% of the ministerial leaders and religious/non-religious members of the local communities will be present and complete a written or verbal evaluative questionnaire at the completion of each session. Participants will evaluate the facilitator as at least *average* in the three functions displayed (Strategy 1:3). At least 60% of the participants will indicate that the *Setting Baggage Aside* and *Check-In: Three Feeling Words* tools were at *least effective or highly effective* as transitional exercises. At least 50% of the participants would have expressed at least one PRF concern expressed by another participant (Strategy 1:4). At least 70% of the participants will indicate that they felt *no stress or very little stress* when the *Appreciative Inquiry* tool was utilized. At least 60% of participants will have named

at least one positive experience and biblical texts or other resources that contributed to that event. At least two experiences will be utilized to developing case studies or documented testimonials for future session (Strategy 1:**5**). At least 75% of all participants will complete and return their surveys. In March 2014, Dr. Truss and I will analyze the electronically stored data (Strategy 1:6) and Dr. Bell will compare all of the results (Strategy 1:7). Members of the Site Team will confirm that at least 50% of all surveys returned will indicate a need for further dialogue.

Method of evaluation 2

This goal will be evaluated after documented acceptance and participation by at least one focus group identified from various community/religious organizations around the Columbus, GA and Phenix City, AL areas (Strategy 2:1 and 2:2). Between May – June 2014, information sessions will convene (Strategy 2:4) and FMNAs will be administered (face-to-face and on-line) to the participants. Rev. Warren Feaster and Adia Sanders will evaluate the initial FMNAs (Strategy 2:3). Upon completion of the information sessions, a post-FMNA will be administered to the focus group participants. A response rate of at least 60% of ministerial and 75% of lay persons will indicate a *strong or very strong* interest in having the PRF program implemented in their community and/or offered as a ministry within their churches (June 2014, Site Team). All of the FMNAs will be preserved electronically by Rev. Dunlap.

Method of evaluation 3

This goal will be evaluated by Rev. Dunlap developing and completing all of the lessons for the PRF program by November 2014. By October 2014, a fully functional website will be implemented. The website will be considered a success if it receives hits by at least 100 visitors and the Facebook page increases its “likes” by 200 followers

(Strategy 3:1, Site Team). The website and packaged PRF Program will contain brief descriptions of each PRF lesson in its advertising materials (Strategy 3:4). This goal will be further evaluated by the expressed written commitment of at least one religious organization to participate in the PRF program. The commitment should be for no less than two sessions of the PRF program (Strategy 3:5).

CHAPTER 6
MINISTERIAL COMPETENCIES

The Process

The members of the Site Team dedicated substantial time and energy in joining me in the process of competency assessment. The summary of our collective assessment of ministerial competencies is as follows:

Religious Educator

Candidate feels the need to create safe environments by identifying, naming, and understanding the root causes of conflict that hinder the learning process. Candidate will develop a *conceptual framework* lens to help him address the *content, context and structure of relationships* [19] as a transformational approach to immediate issues and patterns of conduct.

Pastor

Candidate will develop and deliver transformational messages that offer members the *capacity to envision* and foster *a willingness to respond* [20] to the constant changes that affect the congregation, community, and society. Candidate will focus on pastoral care abilities that allow him to encourage others into developing their spiritual gifts and displaying continuous acts of communal love as indicated in 2 Kings 4:1 – 7 and Acts 2:42 – 47.

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[19] John Paul Lederach, *The Little Book of Conflict Transformation* (Intercourse, PA: Good Books, 2003), 12.

[20] Ibid., 15.

Administrator

Candidate will research, identify, and connect with available internal and external resources to prevent duplicating the efforts of already established programs and services. Candidate desires to serve with his spiritual gift of administration in both religious and non-religious organizational settings to reduce the burden of administrative functions of a pastor or leader. Candidate will also be able to analyze the strategic vision of the organization and create conflict transformation platforms to help others manage the short-term responsive and long-term strategic goals and objectives.

Competencies Chosen for Development

Religious Educator: Utilize relevant religious and non-religious texts that challenge the consciousness of individuals in a non-violent manner, respect the diversity of our pluralistic and multi-cultural society, and guide the student in the quest for health, justice, reconciliation, and wholeness with God and community.

> **Strategy 1**: I will engage in a comprehensive study of biblical and religious texts relating to possessions, resources, and finances.
>
> **Strategy 2**: Communicate the story of the texts whereby participants feel emancipated to connect their personal stories with that of another within the community.
>
> **Evaluation**: I will select multiple religious texts for each lesson of the PRF program to use in various settings.

Pastor: Shepherd God's people in the most spiritual and practical methods that allow for God's power and providence to manifest within the people of the church and community.

> **Strategy 1**: I will practice self-care by developing a regimen to prepare mentally, physically, and spiritually to more effectively minister in the areas that God directs.
>
> **Strategy 2**: Develop and/or redefine my network of ministerial and community partnerships to gain support for organizing financial ministries within the church that are inclusive of the community and irrespective of denominations and affiliations.
>
> **Evaluation**: 1) Provide Site Team members and other accountability partners with weekly progress reports; 2) Create a list of resources available to address the PRF needs of the church and community.

Administrator: Superintend the development, implementation, and revision of various strategies/processes that affect the life of the community from administrative, time

management, stewardship and organizational perspectives. Communicate effectively with men and women at all levels and utilize technology applicable for ministry in the 21st century.

Strategy 1: I will develop a calendar and devote at least one continuous hour 2x per week towards each of these disciplines.

Strategy 2: I will identify, design, and launch social media accounts (Facebook, Twitter, BlogTalk Radio, etc.) and a website.

Evaluation: 1) Frequency of updates to calendar with completion of tasks. Allow on-line access to Site Team to check at their leisure; 2) Produce tracking mechanisms on statistics maintained by the various technologies; share monthly with Site Team.

APPENDIX A
TIMELINE

Date	Strategy	Task/Activity	Tools needed to complete task	Person(s) Responsible
2/2014	N/A	Proposal approval	Two copies of proposal; IRB Application – Research Protocol	Dunlap
2/2014	Goal 1	Meet with Site Team	Secure meeting location; Skype	Dunlap
2/2014	Goal 1	Meet with Dr. Riggs; cohort team	Submitted proposal; travel to Decatur, GA; Skype; hotel	Dunlap
2/2014	1:1	Develop surveys	Produce through the www.surveymonkey.com website; hard copy versions	Dunlap; Truss
2/2014	1:2	Develop surveys	Produce through the www.surveymonkey.com website; hard copy versions	Dunlap; Truss
2/2014	1:1; 1:2	Contact survey participants	Obtain current contact and POCs; mail letters and/or send email requests; informed consent forms.	Dunlap
2/2014	N/A	Meeting with POCs	Lunch/Dinner; business cards; PRF Overview	Dunlap
2/2014	1:1	Administer surveys	Secure meeting location(s) based on organizational calendars; video recording equipment; refreshments; thank you letters	Dunlap; Site Team
3/2014	1:2	Administer surveys	Secure meeting location; refreshments; video recording equipment; thank you letters	Dunlap.; Site Team
3/2014	N/A	Assign reading to Site Team and Implementation Team	*The Little Book of Conflict Transformation*; secure addresses	Dunlap
4/2014	1:6; 1:7	Analyze and compare data from surveys	Survey results; list of previously compiled resources and texts	Dunlap; Truss; Bell
4/2014	2:1	Recruit ministerial/community leaders	Mail letters/email requests.	Dunlap
4/2014	3:1	Website development (Phase 1)	Secure domain name (GoDaddy.com); PRF Table downloads	Dunlap; Johnson
5/2014	Goal 1	Begin thesis writing	Approved proposal; survey results	Dunlap

Date	Strategy	Task/Activity	Tools needed to complete task	Person(s) Responsible
5/2014	Goal 2	Meet with Site Team	Approved proposal; secure meeting location; Skype	Dunlap
5/2014	Goal 2	Meet with Dr. Riggs; cohort team	Travel to Decatur, GA; Skype; hotel	Dunlap
6/2014	2:3: 2:4	Conduct information sessions	Secure meeting location(s); informed consent forms; initial FMNAs; video recording equipment	Dunlap; Sanders; Feaster
6/2014	3:1	Website development (Phase 2)	Facebook; BlogTalk Radio account; previous PRF Table downloads; pre- and post-FMNAs	Dunlap; Johnson
7/2014	Goal 2	Thesis writing (2)	Approved proposal; survey results	Dunlap
7/2014	Goal 3	Meet with Site Team	Approved proposal; secure meeting location; Skype	Dunlap
7/2014	Goal 3	Meet with Dr. Riggs; cohort team	Travel to Decatur, GA; Skype; hotel	Dunlap
8/2014	3:3; 3:5	Meet with Implementation Team	List of funding sources; promotional materials; request letters	Dunlap
9/2014	3:1	Website development (Phase 3)	Website; all PRF lessons identified with brief summaries posted.	Dunlap; Johnson
10/2014	3:4	On-line introductory workshops	Advertisements on ministry/church websites and bulletins; PRF Table	Dunlap
11/2014	N/A	Demonstration project	Final version of PRF program; secure location	Dunlap
12/2014	N/A	Site Certification Visit	Secure location; Skype	Riggs; Dunlap
1/2015	N/A	Thesis writing (3)	Hotel	Dunlap
3/2015	N/A	Oral Presentation	Airfare; hotel accommodations	Dunlap

APPENDIX B
BUDGET

Date	Task/Activity	Tools needed to complete task	Person(s) Responsible	Cost/Need/Source
2/2014	Proposal approval	Two copies of proposal; IRB – Research Protocol	Dunlap	$50/Personal
2/2014	Meet with Site Team	Secure meeting location; Skype	Dunlap	$600/Internet*/Personal; In-kind contribution by local church
2/2014	Meet with Dr. Riggs; cohort team	Submitted proposal; travel to Decatur, GA; Skype	Dunlap	$100/Hotel; Gas/Personal
2/2014	Develop surveys	Produce through surveymonkey.com; hard copy versions	Dunlap; Truss	$204/Annual subscription/Site Team **
2/2014	Develop surveys	Produce through the www.surveymonkey.com website; hard copy versions	Dunlap; Truss	$204/Annual subscription/Site Team **
2/2014	Contact survey participants	Obtain current contact and POCs; mail letters and/or send email requests; informed consent forms.	Dunlap	
2/2014	Meeting with POCs	Business cards; PRF Overview	Dunlap	$50/Vista Print/Personal; In-kind contribution by local church
2/2014	Administer surveys	Secure meeting location(s) based on organizational calendars; video recording equipment; thank you letters	Dunlap; Site Team	$50/Refreshments/In-kind contribution by local church; Site Team **
3/2014	Administer surveys	Secure meeting location; video recording equipment; thank you letters	Dunlap; Site Team	$100/Refreshments/In-kind contribution by local church; Site Team **
3/2014	Assign reading to Site Team and Implementation Team	*The Little Book of Conflict Transformation*; secure addresses; order online	Dunlap	$50/Refreshments/In-kind contribution by local church; Site Team **
4/2014	Analyze and compare data from surveys	Survey results; list of previously compiled resources and texts	Dunlap; Truss; Bell	

Date	Task/Activity	Tools needed to complete task	Person(s) Responsible	Cost/Need/Source
4/2014	Recruit ministerial/ community leaders	Mail letters/email requests.	Dunlap	
4/2014	Website development (Phase 1)	Secure domain name; PRF Table downloads	Dunlap; Johnson	$90/GoDaddy.com/Personal
5/2014	Begin thesis writing	Approved proposal; survey results	Dunlap	
5/2014	Meet with Site Team	Approved proposal; secure meeting location; Skype	Dunlap	In-kind contribution by local church
5/2014	Meet with Dr. Riggs; cohort team	Travel to Decatur, GA; Skype	Dunlap	$100/Hotel; Gas/Personal
6/2014	Conduct information sessions	Secure meeting location(s); informed consent forms; initial FMNAs; video recording equipment	Dunlap; Sanders; Feaster	$50/Refreshments/In-kind contribution by local church; Site Team **
6/2014	Website development (Phase 2)	Facebook; BlogTalk Radio; previous PRF Table downloads; pre- and post-FMNAs	Dunlap; Johnson	$480/BTR account/Site Team;** church contribution
7/2014	Thesis writing (2)	Approved proposal; survey results	Dunlap	
7/2014	Meet with Site Team	Approved proposal; secure meeting location; Skype	Dunlap	In-kind contribution by local church
7/2014	Meet with Dr. Riggs; cohort team	Travel to Decatur, GA; Skype	Dunlap	$100/Hotel; Gas/Personal
8/2014	Meet with Implementation Team	List of funding sources; promotional materials; request letters	Dunlap	
9/2014	Website development (Phase 3)	Website; all PRF lessons identified with brief summaries posted.	Dunlap; Johnson	
10/2014	On-line introductory workshops	Advertisements on ministry/church websites and bulletins; PRF Table	Dunlap	$50/Copying/Personal
11/2014	Demonstration project	Final version of PRF program; secure location	Dunlap	$100/Refreshments/In-kind contribution by local church; Site Team**
12/2014	Site Certification Visit	Secure location; Skype	Riggs; Dunlap	

Date	Task/Activity	Tools needed to complete task	Person(s) Responsible	Cost/Need/Source
1/2015	Thesis writing (3)	Hotel	Dunlap	$200/Personal
3/2015	Oral Presentation	Airfare; hotel accommodations	Dunlap	$1,500/Personal; church donations

(*) Costs of internet services for one year equal $600, which will be paid monthly throughout this project.
(**) The Site Team has agreed to raise funds for the various activities of the demonstration project.

APPENDIX C
SELF-PROFILE AS A CONFLICT TRANSFORMATION MEDIATOR

From John P. Lederach's book, *The Little Book of Conflict Transformation*, I decided to select one or two statements from each chapter that I strongly agree with; statements that guide my orientation and align with my current pre-suppositions about conflict transformation.

"Transformation…brings into focus the horizon…which we journey - the building of healthy relationships and communities, locally and globally." [21] One area of focus is on transformation of local relationships and communities as a religious educator. Why locally only? In my opinion, it is the local community that needs the most work and often gets neglected the most. It needs the most work because that is where we all live first. We live in a local community even if we choose to isolate or spend our time in virtual communities.

"We give our energy to reducing anxiety and pain by looking for a solution to the presenting problems without seeing the bigger map of the conflict itself." [22] Root cause analysis is the key to beginning a process of conflict transformation. Without an understanding of what has the potential for being transformed, how can it be transformed? To just look for an answer to the conflict speaks more to resolution. Resolutions tend to provide band-aid fixes to wounds that are often deep enough for stitches. For us to resolve conflict does not mean that two or a group has experienced or can continue to reflect on growth (if attained).

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[21] Lederach, 5.

[22] Ibid., 8.

I therefore propose the following definition that represents a spiritual practice and a process:

Conflict Transformation is an intentional, life producing process that invites humanity to seek and create safe environments by identifying, naming and understanding the root causes of conflict, then creating [together] practical, agreed upon courses of actions for sustainable or increased health of a community.

What metaphor can I give to explain my definition of conflict transformation? Conflict transformation is like deactivating a home alarm.

1. Cutting the wires;
2. Using the right code; or
3. Calling for help.

Similar to the annoyance of an alarm going off while one is in the home or to the neighbors that hear it while you are away, the conflict is the *sound*. What I propose is changing the tone for those within the home (personal), for those who hear the sound (relational), and those who hear of the sound that are in position of influence to affect the masses (structural).[23] These changes will only come through descriptive and prescriptive processes that create a space for the one(s) experiencing the conflict to be shepherded towards the method that works best for their situation.

"Conflict transformation is a way of looking as well as seeing" [24] and both of these lenses are required. I envision four common threads for people engaged "in" conflict provided they have at least a small orientation to see:

[23] Ibid., 23-25.

[24] Ibid., 9.

- Who's to blame? It is much easier to see blame than the route to transform or resolve conflict.
- Who was involved? Are they impartial and unattached enough to deeply see what actions or inactions contributed to the situation?
- That there never needs to be an assumption about why another made the decisions they chose.
- That there's value in multiple lenses when dealing with conflict. As I heard Rev. Sam Johnson say, "God didn't give it all to me and He didn't give it all to you."

"We need a strategic vision in order to assess and develop specific plans and responses."[25] This statement by Lederach confirmed my general aims and goals as a transformative mediator and a religious educator; *I must help others see purpose and direction in order for the transformative process to be effective in their lives.* A guiding scripture is Proverbs 29:18a – "Where there is no vision, the people perish."

There is a contrast between resolution and transformation. Resolution focuses on ending conflict, whereas transformation will reduce or prevent conflict. To put it in the simplest terms, resolution is reactive and transformation is proactive. How am I able to use conflict transformation as a proactive device, especially when there may be a present conflict? I am aware that many people may/do not view certain situations as events that would reoccur. Every instance that contributes to conflict begins as an individual *episode* all with its own particulars unique to the larger picture. "It situates issues and crises within a framework of relationships and social context." [26] I am intentionally positing myself here as a pastor to gain a greater understanding regarding the power of interacting relationships. A power that once tapped into will help me as a pastor to help people see

[25] Ibid., 28.

[26] Ibid., 32.

there is a solution to the concerns of those in need. The people God will allow me to serve will be in a continual place of need, whether spiritual, emotional or financial. *And I will give you pastors according to mine heart, which shall feed you with knowledge and understanding* (Jeremiah 3:15) is foundational to my calling.

My ability to *recognize, understand* and *address* contentious situations rest at the core for my transformative endeavors.[27] I believe I have certain gifts from God that would allow me to develop a unique way of connecting with one another. The Possessions, Resources, and Finances model (PRF) is one manner of addressing economic injustice, oppression and ignorance (not to be taken in a derogatory context). Teaching, administration, and pastoral leadership are those gifts used within the model. I am aware that there is room for growth in all areas; at the same I am very much self-aware of my strengths, weaknesses and limitations. I believe that others have been given the same, similar or unique abilities, however, three things are at play, 1) they are not identified, 2) they have not been developed, and 3) they have not been cultivated by the individual or leadership.

Understanding directs to the ways, times, places, and opportunities of practicing the lessons of wisdom.[28] My current experiences within the government, ministry, and higher education have provided me with a foundation to develop a strategy for constructive change – namely with the PRF model. As one who's been involved in many people's lives dealing with crises, I have *recognized* the need for people to *understand* the historical context of crises in order to seek or accept changes in their economic lives.

[27] Ibid., 35.

[28] Clarke, *A Commentary and Critical Notes.*

I understand that everyone comes to the table with various experiences and/or contexts. I choose to be more empathetic than sympathetic to how others experience economic conflicts. There are many conflicts that have not been given the proper attention. I choose to thoroughly and constructively address situations before seeking to redress them. The term *redress* means to set right, remedy or rectify, which for me seems more about resolution than transformation. I *recognize* how important context is for me as a mediator/educator who seeks to help *address* these types of conflict using a spiritual and practical response that will not only affect the individual, but the community at large. A challenge that I am continuously faced with is how to balance the immediacy of a short-term solution with a willingness to address medium/long-term processes that produce growth. I *recognize* that I must display a high level of skill, confidentiality, and grace as I begin to minister more with people or situations.

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APPENDIX B
Comprehensive Analyses of Resources Made Available BY Religious Leaders

Guidance: As a ministerial leader, we ask for you to help us 1) determine the resources available and/or used by you for ministering in this area, 2) identify the physical and socio-economic needs of your congregation and community, and 3) a self-assessment about the effectiveness and practicality of any of the resources you utilize.

Section A – Needs

1. How would you describe the economic condition of the members within your religious organization?
(a) Extremely poor (b) Poor (c) Maintaining (d) Thriving (e) Wealthy

2. Describe the economic condition of the local community surrounding your religious organization?
(a) Extremely poor (b) Poor (c) Maintaining (d) Thriving (e) Wealthy

3. Select the #1 need that requires the most attention in your individual and/or family life.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

4. Select the #1 need that requires the most attention by the members of your organization.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

5. What two needs of your members do you address?
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

6. What two needs of your members do you feel are most neglected by your religious organization?
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

7. Select the #1 concern that requires the most attention for the members of your religious organization.
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

8. Which of these concerns do you actually address for your members? *Select all that apply*
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

9. Which two concerns do you feel your members would say are most neglected by your religious organization?
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

10. Which of these concerns are most neglected in your individual and/or family life? *Select all that apply*
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

Section B – Availability

11. As a ministerial leader, I offer resources to help members of my religious/faith community in the areas of finances and/or stewardship: (a) No * (b) Yes

12. As a ministerial leader, I offer resources to help members of my local community in the areas of finances and/or stewardship: (a) No * (b) Yes

13. My state, regional, or national religious organization offers resources to assist my members in these areas:
(a) No * (b) Yes (c) Don't know

14. Other local religious organizations make resources available to assist my members in the areas of finances and/or stewardship:
(a) No * (b) Yes (c) Don't know

*** Note: If you selected NO to items 11, 12, 13 & 14 above, please check this box ☐ and skip to Section D.**

15. What resources are used to address the financially-related needs of your members? *Select all that apply*

(a) Religious books and scriptures (from Bible, Qu'ran, Torah, etc.)
(b) Financial literature (books, blogs, etc.)
(c) Educational (tutors, teachers, PRF, Crown Financial Ministries, Financial Peace, etc.)
(d) Social media (Facebook, BlogTalk Radio – The PRF Table, Skype, Webinars, etc.)
(e) Other: ______________________________

16. Do your members know who to contact for access to the resources identified above? Yes: __ No: __

17. Identify all the people involved in addressing financially-related needs to members in your organization?
(a) Ministers/religious leaders (b) "Lay" persons (c) Community leaders
(d) Non-profit organizations (e) You (f) Others: ____________________

18. What formats are used in addressing the financially-related needs or concerns? *Select all that apply*
(a) Training courses (b) Conferences (c) One-on-One counseling
(d) Small groups (e) Bible study (f) Sunday School
(g) DVDs (h) Other: _______________ (i) Don't know

19. How often are the resources made available to your members? *Select all that apply*
(a) Daily (b) Weekly (c) Monthly (d) Quarterly (e) Annually (f) In a crisis (g) Don't know

20. When are the resources offered? *Select all that apply*
(a) Morning (b) Afternoon (c) Evening (d) Weekends (e) Weekdays (f) All of the above

Section C – Practicality and Effectiveness

21. How would you rate the effectiveness of the resources offered?
(a) Very ineffective (b) Ineffective (c) Somewhat effective (d) Effective (e) Highly effective

22. How practical are the resources that are offered?
(a) They're not (b) Somewhat practical (c) Practical (d) Highly practical

Section D – Demographics-OPTIONAL (your information will remain anonymous)

D1. Age: _______ D2. Race: _________________________

D3. Ministerial title: ________________________ D4. Total years in position: ___________

D5. Religious affiliation: _________________________ D6. Zip code of organization: __________

D7. Marital status: (a) Single (b) Married (c) Divorce (d) Widowed (e) Never married

D8. Ministerial status: (a) Full time (paid) (b) Bi-vocational (paid) (c) Volunteer

D9. Annual income level (total):

(a) $0 - $12K (b) $13K - $25K (c) $26K - $40K (d) $41K - $69K (e) $70K - $99K (j) $100,000+

APPENDIX C

Comprehensive Analyses of Resources Available TO Religious Organization

Guidance: As members of a religious organization (church, mosque, etc.), we ask for you to help us determine 1) the resources made available to you from <u>within</u> your local religious organizations, 2) how the resources provided address the physical and economic needs of you and other members within your organization and 3) the practicality/effectiveness of those resources being offered. Please detach the consent form from the survey.

Section A – Needs

1. As a whole, describe the economic condition of the members within your religious organization.
(a) Extremely poor (b) Poor (c) Maintaining (d) Thriving (e) Wealthy

2. Select the #1 need that requires the most attention in your individual and/or family life.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

3. Select the #1 need that requires the most <u>attention</u> by your religious organization.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

4. What needs are <u>addressed</u> by your religious organization?
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

5. What needs are most <u>neglected</u> by your religious organization?
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

6. Select the #1 concern that requires most <u>attention</u> by your religious organization.
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

7. Which of these concerns are actually <u>addressed</u> by your religious organization?
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

8. Which of these concerns are most <u>neglected</u> by your religious organization?
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

9. Which of these concerns are most neglected in your individual and/or family life?
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

Section B – Availability

10. My local religious organization offers resources to assist us in the areas of finances and/or stewardship:
(a) No * (b) Yes (c) Don’t know

11. My state, regional, or national religious organization offers resources to assist us in the areas of finances and/or stewardship:
(a) No * (b) Yes (c) Don't know

12. Other local religious organizations make resources available to assist <u>our</u> members in the areas of finances and/or stewardship:
(a) No * (b) Yes (c) Don't know

*** Note: If you selected <u>NO</u> to items 10, 11, <u>and</u> 12 above, please check this box and s to Section D.**

13. What resources are made available to address the financially-related needs by the religious organization? <u>*Select all that apply*</u>

(a) Religious books and scriptures (from Bible, Qu'ran, Torah, etc.)
(b) Financial literature (books, blogs, etc.)
(c) Educational (tutors, teachers, PRF, Crown Financial Ministries, Financial Peace, etc.)
(d) Social media (Facebook, BlogTalk Radio – The PRF Table, Skype, Webinars, etc.)
(e) Other: ______________________________
(f) Don't know

14. Do you know who to contact for access to the resources identified above? Yes _____ No _____

15. Identify <u>all</u> the people involved in addressing financially-related needs to members in your organization?
(a) Ministers/religious leaders (b) "Lay" persons (c) Community leaders
(d) Non-profit organizations (e) Other: _____________ (f) Don't know

16. What formats are used in addressing financially-related needs or concerns?
<u>*Select all that apply*</u>

(a) Training courses (b) Conferences (c) One-on-One counseling

(d) Small groups (e) Bible study (f) Sunday School
(g) DVDs (h) Other: ______________ (i) Don't know

17. How frequent are the resources made available to members of your religious organization?
<u>*Select all that apply*</u>
(a) Daily (b) Weekly (c) Monthly (d) Quarterly (e) Annually (f) In a crisis (g) Don't know

18. When are the resources offered?
<u>*Select all that apply*</u>

(a) Morning (b) Afternoon (c) Evening (d) Weekends (e) Weekdays (f) All of the above

Section C – Practicality and Effectiveness

19. How would you rate the effectiveness of the resources offered?
(a) Don't know (b) Ineffective (c) Somewhat effective (d) Effective (e) Highly effective

20. How practical are the resources that are offered?
(a) Don't know (b) They're not (c) Somewhat practical (d) Practical (e) Highly practical

Section D – Demographics-OPTIONAL (your information will remain anonymous)

D1. Age: _______ D2. Race: _______________

D3. Religious affiliation: ________________________ D4. Zip code of organization: _______________

D5. Marital status: (a) Single (b) Married (c) Divorce (d) Widowed (e) Never married

D6. Primary status: (a) Employed (b) Unemployed (c) Retired (d) Self-employed (e) Military (f) Student

D7. Annual income level?

(a) $0 - $12K (b) $13K - $25K (c) $26K - $40K (d) $41K - $69K (e) $70K - $99K (j) $100,000+

APPENDIX D
Comprehensive Analyses of Resources Available TO the Local Community

Guidance: As members of the local community or community organization, we ask for you to help us determine 1) the resources made available to the community by your local religious organizations (church, mosque, etc.), 2) how the resources provided address the physical and economic needs within your community and 3) the practicality and effectiveness of those resources. Please detach the consent form from the survey.

Section A – Needs

1. As a whole, describe the economic condition of your local community.
(a) Extremely poor (b) Poor (c) Maintaining (d) Thriving (e) Wealthy

2. Select the #1 need that requires the most attention in your individual and/or family life.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

3. Select the #1 need that requires the most attention in your community.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

4. What needs are addressed by the religious organization(s) in your community? *Select all that apply*
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

5. What two needs are most neglected by the religious organization(s) in your community?
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

6. Select the #1 concern that requires the most attention in your community.
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

7. Which concerns are actually addressed by the religious organization(s)? *Select all that apply*
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

8. Which two concerns are most neglected by the religious organization(s)?
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

9. Which of these concerns are most neglected in your individual and/or family life? *Select all that apply*
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

10. What needs are addressed by other community organization(s) in your community? *Select all that apply*
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

Section B – Availability

11. Who would you go to first for assistance with financially-related matters?
(a) Religious organization (b) Community/non-profit (c) Neither

12. Local religious organization(s) offers resources to assist my community in the areas of finances and/or stewardship:
(a) No * (b) Yes (c) Don't know

13. Local non-profit and/or community organization(s) offers resources to assist my community in the areas of finances and/or stewardship:
(a) No * (b) Yes (c) Don't know

*** Note: If you selected NO to items 12 and 13 above, please check this box and skip t tion D.**

14. What resources are made available by the religious organization(s) to address the financially-related needs? *Select all that apply*

(a) Religious books and scriptures (from Bible, Qu'ran, Torah, etc.)
(b) Financial literature (books, blogs, etc.)
(c) Educational (tutors, teachers, PRF, Crown Financial Ministries, Financial Peace, etc.)
(d) Social media (Facebook, BlogTalk Radio – The PRF Table, Skype, Webinars, etc.)
(e) Other: ______________________________
(f) Don't know

15. Do you know who to contact for access to the resources identified above? Yes _____ No _____

16. Identify all the people involved in addressing financially-related needs to members in your community?
(a) Ministers/religious leaders (b) "Lay" persons (c) Community leaders
(d) Non-profit organizations (e) Other: _____________ (f) Don't know

17. What formats are used in addressing financially-related needs or concerns? *Select all that apply*
(a) Training courses (b) Conferences (c) One-on-One counseling

(d) Small groups (e) Bible study (f) Sunday School
(g) DVDs (h) Other: ______________ (i) Don't know

18. How frequent are the resources made available to members of your community? *Select all that apply*
(a) Daily (b) Weekly (c) Monthly (d) Quarterly (e) Annually (f) In a crisis (g) Don't know

19. When are the resources offered? *Select all that apply*

(a) Morning (b) Afternoon (c) Evening (d) Weekends (e) Weekdays (f) All of the above

Section C – Practicality and Effectiveness

20. How would you rate the effectiveness of the resources offered?
(a) Don't know (b) Ineffective (c) Somewhat effective (d) Effective (e) Highly effective

21. How practical are the resources that are offered?
(a) Don't know (b) They're not (c) Somewhat practical (d) Practical (e) Highly practical

Section D – Demographics-OPTIONAL (your information will remain anonymous)

D1. Age: _______ D2. Race: _______________

D3. Organization type: ________________________ D4. Zip code (self or organization): __________

D5. Marital status: (a) Single (b) Married (c) Divorce (d) Widowed (e) Separated

D6. Primary status: (a) Employed (b) Unemployed (c) Retired (d) Self-employed (e) Military (f) Student

D7. Annual income level?
(a) $0 - $12K (b) $13K - $25K (c) $26K - $40K (d) $41K - $69K (e) $70K - $99K (j) $100,000+

APPENDIX E:
FMNA – “WILL You or WILL You Not”

FINANCIAL MINISTRY NEEDS ASSESSMENT

WILL YOU OR WILL YOU NOT?

Please help us in our efforts to continuously gather up-to-date and relevant information to be used in future presentations and research about this important ministry topic. Your responses also help us determine ministry needs within the Body.

Please circle the most appropriate response. Thank you!

<table>
<tr><td colspan="4">#1: Do you currently have a will?</td></tr>
<tr><td colspan="2">Yes *</td><td colspan="2">No **</td></tr>
<tr><td colspan="4">#1A: * If you have a will, do you feel a need to update your current one?</td></tr>
<tr><td>Yes</td><td>No</td><td>Don’t know</td><td>N/A * <u>*only select this if you answered NO to #1</u></td></tr>
<tr><td colspan="4">#1B: ** If you don’t have a will, do you feel a need to have a will?</td></tr>
<tr><td>Yes</td><td>No</td><td>Don’t know</td><td>N/A * <u>*only select this if you answered NO to #1</u></td></tr>
<tr><td colspan="4">#2: If you were to prepare a will right now (today), would you know where to begin?</td></tr>
<tr><td colspan="2">Yes</td><td colspan="2">No</td></tr>
<tr><td colspan="4">#3: Do you have life insurance?</td></tr>
<tr><td colspan="2">Yes</td><td colspan="2">No</td></tr>
<tr><td colspan="4">#4: Do you think you need a will if you have life insurance?</td></tr>
<tr><td colspan="2">Yes</td><td colspan="2">No</td></tr>
<tr><td colspan="4">#5: Do you have a living will?</td></tr>
<tr><td>I don’t know what this is</td><td>Yes</td><td>No</td><td>I’m not sure</td></tr>
<tr><td colspan="4">#6: Do you have a Durable [healthcare] Power of Attorney?</td></tr>
<tr><td>I don’t know what this is</td><td>Yes</td><td>No</td><td>I’m not sure</td></tr>
<tr><td colspan="4">#7: Do you know what happens to your possessions, resources or finances if you die without a will?</td></tr>
<tr><td colspan="2">Yes</td><td colspan="2">No</td></tr>
<tr><td colspan="4">#8: Do you know of anyone who died and did not have a will at the time of their death?</td></tr>
<tr><td colspan="2">Yes</td><td colspan="2">No</td></tr>
</table>

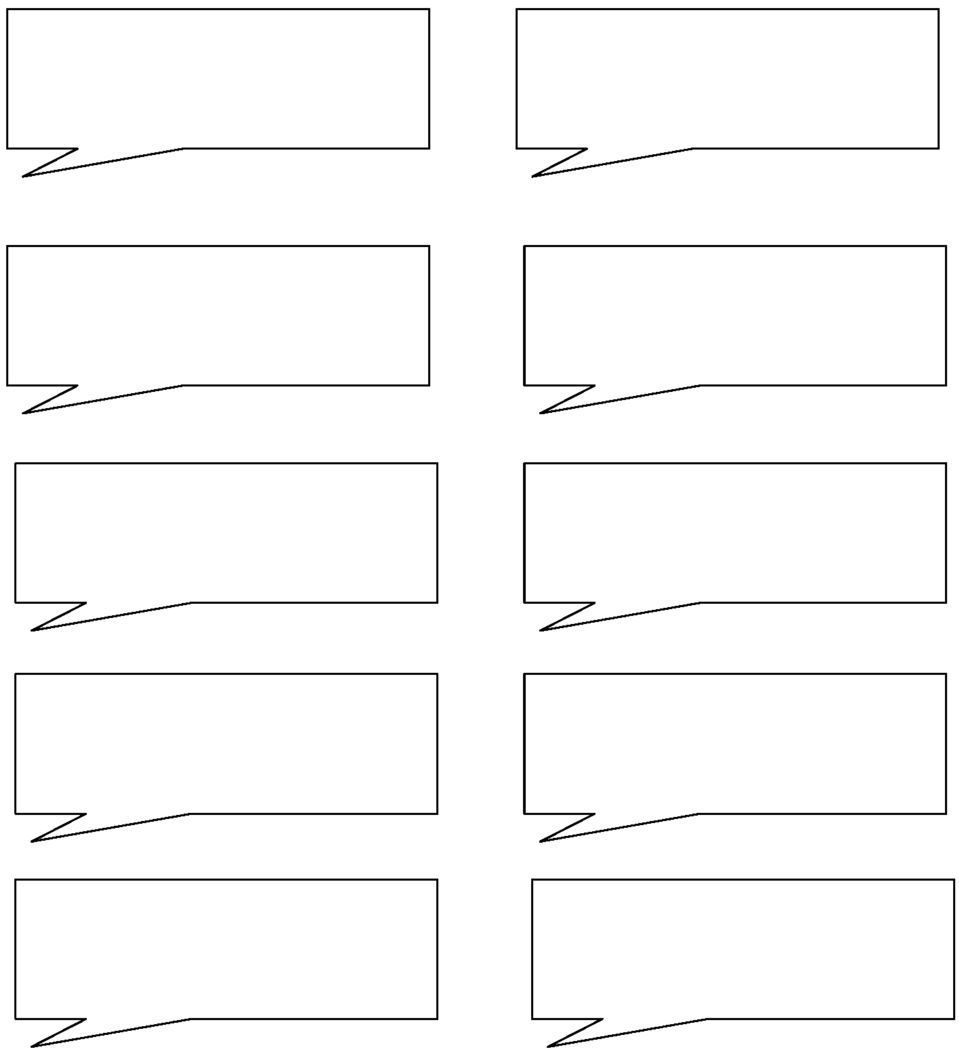
BLESS YOU FOR YOUR PARTICIPATION!

December 2014

APPENDIX F
TABLE EXERCISE

Table Exercise #1– WILL you or WILL you not?

Please list below the reasons or sayings why you believe people do not **1)** prepare wills, **2)** keep their will up to date, or **3)** make changes to their wills.



APPENDIX G

Growth Objective #4 (WILL You or WILL You Not?)

AAR

Growth Objective #4 (as written on 3x5 cards)

DISCLAIMER: This document is for information purposes only and is not intended to provide you with legal advice. As with all legal matters, you should consult your personal attorney for specific advice concerning your specific matter.

Should you list specific personal items (designated to others)?
It doesn't have to be too specific. You may group categories, i.e., "all of my jewelry", "all of my furniture", "all of my vehicles" if all of the items in the category goes to the same individual. Otherwise, specify, "my 2 carat wedding ring", "my grandfather clock", "my 2014 Mercedes" if you are leaving specific items in a category to different people.

Are wills good if you move from State in which it was made – then move back to another State?
It depends. Each state has specific laws which determine whether Will has been executed in accordance with its law. It is a good idea to have your Will reviewed by an attorney in your state of residency to make sure it is in accordance with state law.

We have a will from years ago, want to learn what I need to do to update the will?
If any life events have occurred, births, deaths, marriages or divorces. Acquisition or disposition of property, real estate, investments, stocks, bonds, etc. Or, if you have changed your mind about executor or beneficiaries under the will. Speak with an attorney or certified paralegal to assist in making a Codicil or preparing a new Will.

How to determine how much to leave certain charities? i.e. *Pres Home for Children*
There is no set formula to determine how much you would like to leave to charities. You may consider obtaining a copy of the Charity's financial records (if it is a registered non-profit charity, these documents are available for public review) to determine how much of a need is truly present.

Is your will “the law” in the divisions of your possessions?
Wills are not law. Your Will gives directions to your Executor how to dispose of and distribute your property. As fiduciary of your Will the Executor has certain duties and responsibilities to fulfill. In some states if the Executor violates this trust they may suffer certain legal ramifications, to include law suits and possible removal from office.

If someone who is a recipient in your will has died prior to you & your will has not been changed, what happens to that portion of your estate?
Most Wills include a residual clause which is designed to include "void or lapsed" bequests. When preparing your Will it is best to include a contingent beneficiary in the event of death of the primary beneficiary.

Skip a generation – bequeath to grandchildren rather than children.
You do not have to leave your children anything. When skipping a generation it is best to mentioned your children and leave them a nominal gift, i.e. "all of my love and affection" or "one dollar" to remove any doubt of your being of sound mind.

Are there often complications around having a will?
Not often, but they do occur. Complications occur mostly when there is no Will.

Do you have to use a lawyer?
No you do not have to use a lawyer. Some internet sites have great form Wills. If you choose not to use a lawyer, make sure that the Will has been prepared in accordance with your state law especially the execution.

Speak to probate of wills?
Many states allow individuals to probate wills without an attorney. However, this matter can become complicated so it is best to hire a legal professional. Each state has different laws but generally, you must provide each heir with a copy of the Will and probate proceeding, provide them with notice of court date, creditors must be notified. If real estate is involved, certain deeds must be included. Sometimes title examinations must be completed to make sure the person still owns the property described in the Will.

Do you need a lawyer to make the will official?
No. You just need to make sure it is prepared in accordance with state law.

With regard to a living will, who can require the beneficiary or caregiver to do what you want?
Durable Health Care Power of Attorney "authorizes" agent to carry out your wishes. It is up to the agent to use their authority.

Are wills drafted in one state valid in another? It depends.

Should you have your will reviewed if you relocate to another state? Yes. Each state has specific laws which determine whether Will has been executed in accordance with its law. It is a good idea to have your Will reviewed by an attorney in your state of residency to make sure it is in accordance with state law.

APPENDIX H
Evaluation (WILL You or WILL You Not)

Evaluation / Survey (PRF)

"Will You or Will You Not"

Thank you for taking the time to fill out this form. All information will be used to help plan and design future courses, and will use for the basis of further training.

For each question given below, circle the number that best describes your opinion on the question.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

#	Question	1	2	3	4	5
1	My knowledge has increased on the subject of wills.					
2	The training met my needs.					
3	The session length (2 hrs) was sufficient time.					
4	I would recommend this class to someone else.					
5	This class was a good use of my time.					
6	I plan to attend the next scheduled class.					
7	This class laid a foundation for me to prepare of update a will.					
8	Group/partner activity was relevant to the topic.					
9	Appropriate instructional material was available.					
10	Organization of the room was adequate for learning.					
11	My experience with this class was positive.					
12	Location was adequate for the class.					
13	Presenter(s) was well-prepared for the class.					
14	Presenter(s) was very knowledgeable about the subject.					
15	This class met my expectations.					
16	My overall satisfaction with the course.					

Suggestions or comments are welcome below:

APPENDIX I
Pre – Financial Ministry Needs Assessment

PRE – FINANCIAL MINISTRY NEEDS ASSESSMENT

Please help our efforts to continuously gather up-to-date information relevant to you and your community. Please circle the most appropriate responses and answer all 16 questions. Bless you!!

1. Select the #1 need that requires the most attention in your individual and/or family life.
(a) Food (b) Clothing (c) Housing (d) Transportation (e) Money

2. Select the #1 concern that requires most attention in your individual and/or family life.
(a) Employment (b) Financial literacy (c) Retirement/Investments (d) Politics (e) None

3. Who would you turn to first when you have financially-related needs or concerns?
(a) Family (b) Friends (c) Financial institutions (d) Government (e) Church

4. When was the last time you participated in any financial based counseling or ministry?
(a) Within the last 12 months (b) Between 1 – 3 years ago (c) More than 3 years (d) Never

5. What is the best format for learning how to improve your financial status?
(a) Workshop/Seminar/Conference (b) One-on-One (c) Small groups (d) Bible study
(e) Church (f) Don't Know (g) Other: ___________________________

6. How much time would you be willing to spend addressing or learning to improve your financial status?
(a) a full day (b) a half day (c) 2 hours (d) 1 hour (e) N/A- None

7. Which of the four learning sessions below would you attend FIRST if you had the chance?
(a) Ownership (b) Stewardship (c) Credit and Debt (d) Wills

8. Which days and time works better with your schedule and gives you a chance to attend? answer both
WEEKDAY:
(a) Mondays (b) Tuesdays (c) Wednesdays (d) Thursdays (e) Fridays
(a) Morning 8am (b) Afternoon 12pm (c) Afternoon 3pm (d) Evening 6pm

WEEKEND:
(a) Sundays (b) Saturdays
(a) Morning 8am (b) Afternoon 12pm (c) Afternoon 3pm (d) Evening 6pm

9. How would you describe your current economic condition?
(a) Extremely poor (b) Poor (c) Maintaining (d) Thriving (e) Wealthy

10. How interested are you to attend a free financial ministry workshop or seminar?
(a) Not interested at all (b) Interested (c) Very interested

11. Age: __________ **12. Race**: ________________ **13. Zip code**: ________________

14. Marital status: (a) Single (b) Married (c) Divorce (d) Widowed (e) Never married

15. Primary status: (a) Employed (b) Unemployed (c) Retired (d) Self-employed (e) Military (f) Student

16. Are you a member of a church or other religious organization in this community? YES or NO

Possessions, Resources and Finances © February 2015

APPENDIX J
FMNA (Credit and Debt are First Cousins

FINANCIAL MINISTRY NEEDS ASSESSMENT
CREDIT AND DEBT ARE FIRST COUSINS

Please help us in our efforts to continuously gather up-to-date and relevant information to be used in future presentations and research about this important ministry topic. Your responses also help us determine ministry needs within the Body.

Please any each question by circling the most appropriate response. Thank you!

#1: How would you describe your current credit situation?				
Don't know	Needs serious improvement	Just fair	Pretty good	Superb
#2: When was the last time you requested and reviewed your credit report?				
Can't remember	< 6 months	Between 6 months to 1 yr	1 – 5 yrs ago	Never
#3: When was the last time you requested and reviewed your credit report from ALL three credit reporting agencies?				
Can't remember	< 6 months	Between 6 months to 1 yr	1 – 5 yrs ago	Never
#4: Do you know what your credit score is?				
Yes	No			
#5: When was the last time you requested a credit score?				
Can't remember	< 6 months	Between 6 months to 1 yr	1 – 5 yrs ago	Never
#6: Do you know what your credit score is for each of the three reporting agencies?				
Yes	No			
#7: When was the last time you applied for credit?				
Can't remember	< 6 months	Between 6 months to 1 yr	1 – 5 yrs ago	Never *
#8: How many times have you applied for credit in the last 12 months?				
N/A ***only select this if you answered never for #7 above**	None	Once or twice	Three to five	At least five times
#9: Are you currently experiencing any challenges with your credit?				
Yes	No			

BLESS YOU FOR YOUR PARTICIPATION!

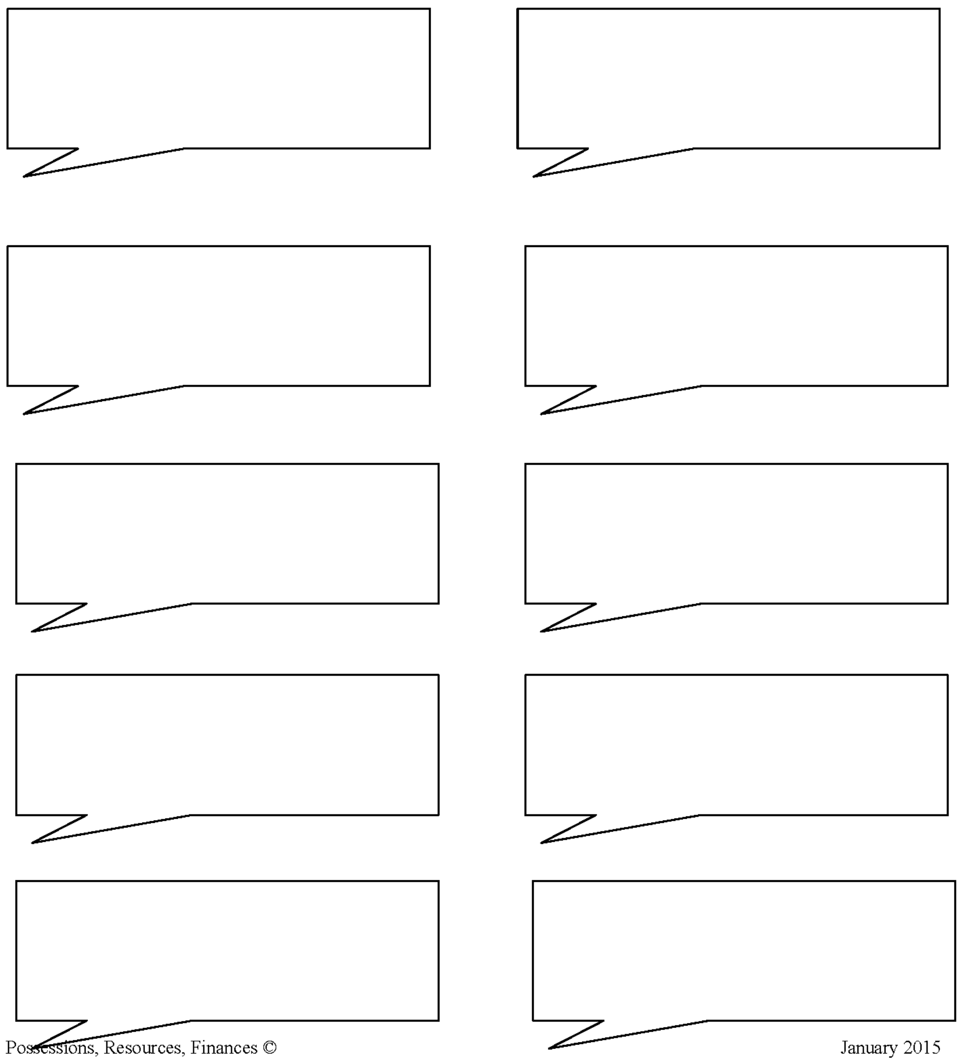
December 2014

APPENDIX K
Table Exercises

Table Exercise #X
Debt and Credit are 1st Cousins

Please list below the reasons or sayings why you believe people:

1) are hesitant to openly discuss their level of debt; **2)** have difficulty managing or paying their debts, or **3)** file or consider filing for bankruptcy.



APPENDIX L
Your Growth Objectives #1

Question?

Response

Question? *Short Response*

Longer response

Question?

Response

Question?

Response

APPENDIX M

E-mail (RE: PRF Ministry to begin 2015)

On Tue, 1/13/15, Holmes Real Estate <holmes_real_estate@yahoo.com> wrote:

Subject: Re: PRF Ministry to begin 2015
To: "j.r. dunlap" <dlapcid@yahoo.com>
Date: Tuesday, January 13, 2015, 10:14 PM

Brother Dunlap,

Let me just say that you and Cathy are a blessing to know, to have in our lives and I value our friendship. I look forward to working with you in this endeavor to better the body of Christ and our community as a whole. I don't know what God has in mind but I know that I want to walk in the direction that He leads and do what He asks, and I believe God has placed us together on this journey for just such a time as this! Whenever it's convenient, we can get together and go over the different material and maybe determine class days & times so we can start getting the word out.

Be blessed,

Bill

On Tuesday, January 13, 2015 4:48 PM, j.r. dunlap dlapcid@yahoo.com wrote:

His Gathering House Community Church
Attn: Pastor Bill Holmes
3909 U.S. Highway 80
Phenix City, AL 36870

RE: PRF Ministry Implementation

Greetings Bro Bill,

First, let me say an abundant thank you for your willingness last Sunday to let us share what was placed in my heart about starting PRF there in the near future. I am truly appreciative I am for your counsel, mentorship and the opportunities you have provided us to serve in 2014 and in previous years. The friendship and fellowship at HGH with Cathy and I are not taken for granted.

I know we didn’t get a chance to finish our conversation, but I thank God that you heard my heart as I addressed those we served. The possibility of teaching/implementing our

PRF Ministry as an ongoing ministry at/for HGH, and those members of our community, is all about saying YES to God and doing what He has called us to do. I don't know if I mentioned it the other day, but I feel it important for you to know that HGH is one of only three churches that was laid upon our hearts to begin full throttle with this PRF Ministry within the next few months. Since last year, we have refined PRF into only seven courses; four of which are ready to implement this year:

Lesson 1 – God's Ownership; Lesson 2 – Stewardship: A Practical Principle; Lesson 3 – Credit and Debt are First Cousins and Lesson 4 – WILL you or WILL you not?

Although there are four modules available, you are invited to choose which one(s) would be presently most beneficial to HGH and/or community. There may be a separate need for those we serve, so of course we can work out the details within the next few weeks. Since "we" are almost to the end of this [my] Doctor of Ministry journey, your partnership with me on this next journey is invaluable. God has taken me through this for "such a time as this." I look forward to talking with you soon.

In Christ's Service,

Rev. Nathaniel Dunlap, Jr.

APPENDIX N
MINISTERIAL COMPETENCIES EVALUATION

At the onset of this project, my chosen ministerial competencies to develop and/or improve upon were *religious educator, pastor* and *administrator*.

Site team members had the opportunity to observe and evaluate my competencies at different times throughout this process, yet may not have the opportunity to observe all three competencies or strategies proposed.

At the final transition of this project, their independent assessments were based on (a) how they felt I have shown myself competent during this process, (b) strengths and weaknesses I displayed, (c) how effective they felt I would be in the future practice of ministry, (d) what competency or competencies I still needed to improve upon and (e) how I met or failed to meet the strategies and methods of evaluations proposed.

As a Religious Educator, they felt my desire to equip God's people with the knowledge to transform lives by imparting biblical financial truths that will be useful for generations. There was a willingness to learn and an openness to other people's ideas; especially on The PRF Table. They believe that as I continue to explore educational excellence beyond the norm of tradition and religiosity, my desire to minister alongside pastors will encourage them to invite programs like PRF to benefit those within their congregations.

As a Pastor, my heart for ALL people was very evident to the site team. However, through this process, I have become more sensitive to the needs of people and those marginalized and ignored by oppressive socio-economic structures within and outside of the church. The site team understood I had my own regimen for preparing physically,

mentally and spiritually; which consisted of reading, meditation time, and brief moments of physical exercise. I fully recognize, now more than ever, how vital it will be to strategically incorporate physical exercise as a means of pastoral self-care.

As an Administrator, the site team noticed my desire to prepare for various situations, while juggling various facets of my life and others. Strengths within this competency were being flexible in approaches, open for criticism, strong willed, yet maintaining a focused determination towards completion of tasks. I accept responsibility for not being able to develop strong enough relationships with some pastors. Yet, I believe that my future attention will be focused on those relationships that I felt led by God to explore in the future; especially in respects to offering them PRF. I take the suggestion that I will need to be innovative and creative enough so that my gifts can be accepted and utilized. The chief tasks as an administrator, for the benefit of leaders and institutions, are not only to "keep the car out of the ditch," but learn to keep "uninsured or unlicensed drivers" out of the driver's seat.

It was suggested that in life, "you have to create quid pro quos because that's the reality" of ministry. Whether as a pastor or an administrator, I must be willing to "give" in order to "get" PRF to the masses. I now understand, although difficult to accept during this process, that pastors have their own agendas and my PRF ministry may have to work within their schedules and /or the schedules of the church.

With a heart of repentance I realize that I have been extremely critical (and sometimes insensitive) of others (a) engaging in the task of religious education, (b) shepherding God's people; especially in the "traditional" practice of ministry, and (c) performing administrative functions that do not visibly meet my criteria of excellence.

As I reflected on the methods of evaluation, I understand that the strategies proposed for pastor and administrator proved to be more challenging and cumbersome than expected. This was true for me, as well as the site team. Based on their evaluation and my own assessment, I feel confident in God's ability to minister through me utilizing my most valuable ministerial competencies.

I have received the guidance, assessment and evaluation of my site team members, including their congratulatory and critical comments. I will take the encouraging words of a site team member and continue to examine myself, keep true to who I am in Christ, and keep focused on what God has called me to be – a servant. As with the tenets of the PRF model, I conclude that for me to serve competently as a religious educator, pastor and/or administrator, I will be ultimately evaluated (1) by God who gives me the gift to minister and (2) the fruit of transformation in the lives of those I am blessed to serve.

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